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APPENDIX TO THE JOURNALS
OF THE
SENATE AND ASSEMBLY

OF THE
TWENTY-SEVENTH SESSION
OF THE
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Volume VI.



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REPORT

OF THE

BOARD OF BANK COMMISSIONERS

OF THE

STATE OF CALIFORNIA

TO

His Excellency the Governor.

JULY 1, 1885.



SACRAMENTO:

STATE OFFICE JAMES J. AYERS, SUPT. STATE PRINTING.

1885.

REPORT.

OFFICE OF THE BOARD OF BANK COMMISSIONERS, }
SAN FRANCISCO, July 1, 1885. }

To his Excellency GEORGE STONEMAN, Governor of the State of California:

SIR: We have the honor to submit herewith the seventh annual report of this Commission, showing the condition of the several incorporated banks of the State, from the semi-annual sworn statements filed in this office on the first day of January and July of the present year, and from the examinations made during the past year by the Commission.

There may also be found herein the amounts paid for annual license for the ensuing year, by each bank under our supervision; such statistical information as we required from each of the live savings banks of the State; the semi-annual tabular statements, from reports filed on the first day of January and July of this year; as well as such comparative statements compiled by the Commission from reports filed to date as we thought would be of any interest, showing the increase or decrease in resources and liabilities within the years indicated.

NEW BANKS.

The following named commercial and savings banks were organized and opened for business during the past year:

NAME.	Location.	Opened for Business.	Capital Paid up to date.
<i>Commercial Banks.</i>			
1. Pomona Bank	Pomona	August 25, 1884	\$20,000
2. Pasadena Bank	Pasadena	January 8, 1885	10,000
3. Riverside Banking Company	Riverside	March 3, 1885	107,000
<i>Savings Banks.</i>			
1. Los Angeles Savings Bank	Los Angeles ..	July 1, 1884	25,000
2. Savings Bank of Southern California ..	Los Angeles ..	January 26, 1885 ..	10,000
3. San José Safe Deposit Bank of Savings ..	San José	May 1, 1885	300,000

BANKS RETIRED.

The banks that have voluntarily retired within the year, after having paid their depositors in full, are as follows:

NAME.	Location.	Date Retired.
1. Bank of Camptonville.....	Camptonville	August 23, 1884
2. Pacific Trust Company.....	Stockton	November 1, 1884
3. Bank of Haywards.....	Haywards	December 1, 1884
4. Fresno County Bank.....	Fresno	April 1, 1885

The Fresno County Bank has changed its charter to that of a National bank, and is now doing business under the title of "The First National Bank of Fresno," after making the necessary transfers of accounts.

NUMBER OF BANKS JULY 1, 1885.

There are seventy-three commercial and twenty-one savings banks under the supervision of this Commission that are now in active operation, making a total of ninety-four (94) banks.

CAPITAL AND RESERVE.

From the semi-annual statements of the California incorporated banks, filed in this office, the following statement of capital and reserve has been compiled, which shows the totals of those items to date, and the changes made therein during the past year:

	69 Banks. July 1, 1884.	68 Banks. July 1, 1885.	Increase.	Decrease.
<i>Commercial Banks.</i>				
Capital paid up	\$16,914,650 50	\$17,322,495 50	\$407,845 00	
Reserve and surplus	13,452,286 11	9,497,355 78		\$3,954,930 33
<i>Savings Banks.</i>				
Capital paid up	\$3,485,635 73	\$3,851,437 10	\$365,801 37	
Reserve and surplus	2,190,194 57	2,521,589 58	331,395 01	

The decrease in the reserve and surplus of commercial banks is owing principally to the reduction of that item in the liabilities of the Nevada Bank of San Francisco.

The capital and reserve of the five branches of foreign banks located in San Francisco is not included in the above statement.

BANKING CAPITAL AND DEPOSITS IN THE SEVERAL COUNTIES OF THE STATE.

The following statement of banking capital actually invested, together with the amounts due individual depositors within the different counties of the State wherein the banks are located, as

taken from their semi-annual statements, filed in this office January 1, 1885, will give a very good idea of how the same is distributed, and may be of some particular interest to the banks and bankers of the State, as well as those located elsewhere:

SIXTY-EIGHT COMMERCIAL BANKS—STATE INCORPORATIONS.

NAME OF COUNTY.	No. of Banks.	Capital January 1, 1885.	Due Depositors January 1, 1885.
San Francisco.....	6	\$9,046,205 50	\$17,296,172 13
Butte	2	350,000 00	303,023 44
Colusa	2	600,000 00	822,254 54
Contra Costa.....	1	100,000 00	154,625 12
Fresno	1	60,000 00	108,355 64
Humboldt	1	60,000 00	186,663 92
Kern	1	53,000 00	134,752 76
Lake	2	108,760 00	122,668 44
Los Angeles.....	8	516,500 00	1,994,838 24
Marin	1	100,000 00	41,574 42
Mendocino.....	2	280,000 00	158,142 93
Merced	1	43,275 00	82,628 84
Mono	1	20,000 00	21,561 10
Monterey	1	300,000 00	254,312 63
Napa.....	2	266,300 00	185,201 94
Nevada	1	30,000 00	107,676 93
Plumas	1	12,500 00	19,193 11
Sacramento	2	300,000 00	2,544,124 33
San Benito	1	227,000 00	241,411 35
San Bernardino	1	50,000 00	172,631 15
San Joaquin	1	158,580 00	163,645 00
Shasta	1	13,200 00	38,159 25
San Luis Obispo	1	100,000 00	308,777 39
Santa Clara	5	722,625 00	1,330,340 44
Santa Cruz	2	220,000 00	340,531 43
Siskiyou	1	60,000 00	173,227 46
Solano	4	399,100 00	461,929 98
Sonoma	8	1,121,160 00	1,339,448 44
Stanislaus	1	175,000 00	107,222 69
Tehama	1	300,000 00	292,370 75
Tulare	1	200,000 00	149,868 11
Ventura	1	90,000 00	75,473 93
Yolo	2	899,500 00	612,528 77
Yuba	1	38,375 00	62,910 58
Total, 34 counties	68	\$17,021,080 50	\$30,408,247 18

NINETEEN SAVINGS BANKS.

NAME OF COUNTY.	No. of Banks.	Capital January 1, 1885.	Due Depositors January 1, 1885.
San Francisco.....	8	\$1,650,855 00	\$52,424,681 01
Alameda	2	675,000 00	3,510,044 53
Fresno	1	13,100 00	8,005 81
Los Angeles.....	1	25,000 00	96,150 78
Mendocino.....	1		298,438 56
Merced	1	45,000 00	315,074 50
Sacramento	1	225,237 10	235,445 32
Santa Cruz	1	20,000 00	182,740 35
San Joaquin	2	800,000 00	1,954,686 11
Solano	1	67,238 63	117,363 42
Total, 10 counties	19	\$3,521,430 73	\$59,142,630 39

LIQUIDATING BANKS.

There are nine banks in process of liquidation at this time. Of that number six are savings banks, that either voluntarily retired or suspended payment some six years ago, and three are commercial banks that have voluntarily retired during the past year, and are able to pay depositors in full.

We respectfully and earnestly repeat again, that it is absolutely necessary that a proper law should be passed to regulate and compel every insolvent banking corporation to close out its business within a reasonable length of time after it has suspended payment. At this time there is no law that properly governs them, and for that reason they continue slowly to liquidate while under considerable expense, to the great detriment of every depositor.

It must be borne in mind that, while a great shrinkage is continually taking place in the assets of an insolvent bank, the liability due to each depositor is becoming thereby less in value and in amount annually, and at the same time there ensues a complete loss of all interest due upon each and every deposit account. That not only is the interest lost to the depositor, being offset largely by the necessary current expenses of the corporation, but in most instances they do not receive the full amount of the principal due them. Some relief should be granted, and the only way open is a legislative enactment, carefully framed, to meet the needs of the case, and we particularly call your attention thereto.

Below may be found a statement of the condition of each savings and each commercial bank in liquidation, as shown by their reports on July 1, 1885:

SAVINGS BANKS.

NAMES.	July 1, 1885. Number of Deposit Accounts.	July 1, 1885. Amount Due Depositors.	Dividends Paid in Liquidation.	Dividends Declared but Uncalled for—Due De- positors.	Average Monthly Expense.
Capital Savings Bank.....	157	-----	100 per cent.	\$17,283 33	\$300 00
Farmers' and Mechanics' Bank of Savings.....	442	\$150,469 78	60 per cent.	1,848 77	50 00
French Savings Bank.....	10,500	1,760,973 00	68½ per cent.	98,000 00	350 00
Marysville Savings Bank.....	607	73,517 60	85 per cent.	6,714 37	65 44
Masonic Savings and Loan Bank.....	1,771	177,667 29	85 per cent.	14,922 47	270 00
Odd Fellows' Savings Bank.....	3,734	681,139 59	70 per cent.	46,003 36	420 00

COMMERCIAL BANKS.

NAMES.	Amount Due Depositors.	Dividend Declared in Liquidation.
Bank of Haywards.....	Nothing	100 per cent.
Pacific Trust Company.....	Nothing	100 per cent.

Bank of Camptonville has paid its depositors in full, and the corporation dissolved according to law.

We respectfully call your attention to the date of suspension of

each savings bank, and to our inquiry as to about what time each of the savings banks in liquidation will finally close up its business; the replies received have been as follows:

NAMES.	Date of Suspension.	Date When will Finally Close up Business.
Capital Savings Bank.....	Jan. 2, 1880.	----- Cannot say. As soon as assets can be disposed of.
Farmers' and Mechanics' Bank of Savings.....	Sept 3, 1878.	----- This year, if possible.
French Savings and Loan Society.....	Sept. 18, 1878.	----- In about twelve months.
Marysville Savings Bank.....	Nov. 8, 1881.	----- This year, if possible.
Masonic Savings and Loan Bank.....	Aug. 20, 1878.	----- As soon as its real estate can be sold.
Odd Fellows' Savings Bank.....	Feb. 5, 1879.	----- Cannot tell, but as soon as is possible.

STATISTICAL INFORMATION.

The active savings banks have very courteously furnished this Board with such statistical information as we thought of importance, and which would show any particular changes in their general business from year to year.

We present herewith a comparative statement of the most important items as they existed at the close of the year, on the dates indicated:

COMPARATIVE STATEMENT FROM STATISTICAL INFORMATION OF THE
ACTIVE SAVINGS BANKS OF THE STATE.

	17 Banks. January 1, 1883.	17 Banks. January 1, 1884.	19 Banks. January 1, 1885.
Number of depositors.....	74,250	79,700	82,635
Amount due depositors.....	\$55,223,000 00	\$59,923,000 00	\$59,142,630 00
Average amount due each depositor.....	\$743 75	\$750 90	\$715 70
Net earnings.....	\$2,400,000 00	\$2,529,000 00	\$2,579,230 00
Dividends paid depositors.....	\$1,966,000 00	\$2,066,000 00	\$2,128,928 00
Average rate per annum.....	4 per cent.	4½ per cent.	4¾ per cent.
Capital paid in coin.....	\$3,284,311 00	\$3,482,913 00	\$3,521,431 00
Dividends paid stockholders.....	\$260,000 00	\$263,000 00	\$275,149 00
Average rate per annum.....	7½ per cent.	7½ per cent.	8¾ per cent.

COMPARATIVE STATEMENTS.

We submit herewith the following tables of comparative statements of the banks under the supervision of this Commission, from all the reports filed in this office on the dates named, from July 1, 1878, when the first statements were received, to the present date, showing the several items of resources and liabilities taken from their sworn statements, as well as the aggregate amount of the same.

By reference to Table No. 1 it will be seen that a considerable decrease in total resources of the savings banks took place between July 1, 1878, and July 1, 1880, owing principally to the retirement of eight savings banks within that time, resulting in a falling off in their resources of more than twenty-six millions of dollars. Since July 1, 1880, it will be seen that a gradual increase of resources has taken place, although the number of banks remain about the same,

until now the total resources amount to within fifteen millions of what they were on July 1, 1878. The amount due depositors of savings banks has increased since the latter date over twelve millions, until now it has nearly reached the sum of sixty millions of dollars, resulting from good management, healthy financial condition of the banks, and economy and thrift of their many depositors.

Tables Nos. 2 and 3 relate to commercial banks, and show the aggregate resources and liabilities from July 1, 1878, to the present time. It will be noted that the number of State banks doing a commercial business has steadily increased from fifty-two to sixty-eight within the past seven years, while their aggregate amount of resources has increased over ten millions of dollars within the same period upon a greatly reduced capital.

We take pleasure in calling your attention to the proportion of capital and reserve to the amount due depositors. It is so nearly equal in amount that the stockholders of those banks are as much interested in their soundness and permanency as each depositor thereof.

The San Francisco branches of foreign banks, now five in number, as shown in Table No. 3, have steadily gained in resources and in the amount due depositors. The amount of capital invested in each does not show in the statement, yet we are of the opinion that if a certain amount, permanent in character, could be placed to the credit of that account, as well as an amount to the credit of the reserve fund, that it would not only assist us materially in our examinations, but would, by a segregation of their London current account from the amount now classed as capital, keep the same in an account not liable to change from day to day, while the current account would then be an item classed as due from banks and bankers.

In relation to an amount to the credit of reserve fund we suggest that because it appears better to the public as well as to banks and bankers, and is an item of moment to many who contemplate opening accounts with banking institutions.

By a glance at these tables of comparative statements we believe the reader will be impressed with the soundness and gradual growth of the banks of this State.

TABLE No. 1.

Comparative Statement of Savings Banks.

	28 Banks. July 1, 1878.	23 Banks. July 1, 1879.	20 Banks. July 1, 1880.	17 Banks. January 1, 1882.	17 Banks. July 1, 1882.	17 Banks. July 1, 1883.	18 Banks. July 1, 1884.	21 Banks. July 1, 1885.
<i>Resources.</i>								
Bank premises.....	\$877,222 21	\$890,569 33	\$757,355 83	\$668,001 00	\$665,600 89	\$665,852 43	\$671,753 00	\$898,415 00
Real estate taken for debt.....	3,947,155 40	2,822,945 26	4,191,844 50	5,313,041 00	5,409,019 25	4,553,306 62	3,944,157 00	3,471,730 00
Invested in stocks and bonds.....	3,274,398 86	1,862,424 58	4,228,001 08	12,331,636 00	16,084,764 78	18,239,032 93	17,435,514 00	14,656,518 00
Loans on real estate.....	59,132,312 21	47,699,816 80	38,660,330 46	31,983,725 00	30,747,826 95	30,786,393 81	33,189,952 00	36,903,961 00
Loans on stocks and bonds.....	4,118,997 23	1,512,347 64	1,050,081 51	1,760,272 00	1,572,640 74	4,510,674 68	6,346,246 00	5,731,275 00
Loans on other and personal security.....	3,475,390 39	1,243,607 59	758,090 18	1,293,454 00	508,736 88	988,663 66	1,593,087 00	1,350,926 00
Money on hand.....	3,764,350 03	2,863,648 47	2,897,470 75	2,024,703 00	1,849,303 15	1,409,668 13	1,588,419 00	1,760,624 00
Money in other banks.....	1,026,398 85	981,598 04	611,572 33	1,611,675 00	1,192,043 74	773,406 68	575,494 00	775,645 00
Other assets.....	631,392 54	281,753 54	947,369 80	796,219 00	1,333,389 76	576,091 75	395,223 00	323,975 00
Total resources.....	\$80,248,687 72	\$60,168,711 25	\$54,102,066 44	\$57,783,326 00	\$59,383,326 14	\$62,503,030 69	\$65,739,845 00	\$65,873,069 00
<i>Liabilities.</i>								
Capital paid up in coin.....	\$4,659,503 14	\$4,326,144 22	\$3,853,627 89	\$3,468,864 00	\$3,602,319 65	\$3,485,706 28	\$3,485,636 00	\$3,851,437 00
Reserve fund and surplus.....	3,001,444 60	2,230,955 48	2,199,852 26	1,964,737 00	1,995,822 10	1,986,483 96	2,190,195 00	2,821,590 00
Due depositors.....	71,468,581 36	53,226,618 42	47,719,829 21	51,967,356 00	53,208,788 78	56,507,162 70	59,464,726 00	58,943,903 00
Other liabilities.....	1,119,158 62	354,993 13	328,757 58	392,330 00	575,395 61	573,707 75	689,288 00	556,139 00
Total liabilities.....	\$80,248,687 72	\$60,168,711 25	\$54,102,066 44	\$57,783,326 00	\$59,383,326 14	\$62,503,030 69	\$65,739,845 00	\$65,873,069 00

TABLE No. 2.
Comparative Statement of Commercial Banks of the State.

	52 Banks. July 1, 1878.	56 Banks. July 1, 1879.	64 Banks. July 1, 1880.	65 Banks. January 1, 1882.	57 Banks. July 1, 1882.	63 Banks. July 1, 1883.	69 Banks. July 1, 1884.	68 Banks. July 1, 1885.
<i>Resources.</i>								
Bank premises	\$2,077,996 01	\$2,138,796 37	\$1,990,573 92	\$1,462,834 13	\$1,476,529 32	\$2,260,176 92	\$2,282,063 56	\$1,742,714 36
Real estate taken for debt	834,850 59	1,949,964 43	1,977,768 77	1,941,346 67	1,930,198 69	1,637,578 09	1,242,529 98	1,285,548 21
Invested in stocks and bonds	3,100,777 36	5,096,993 40	4,398,599 57	6,466,815 67	5,664,577 82	3,923,553 64	5,110,791 62	1,708,862 84
Loans on real estate	7,402,889 46	10,005,980 99	7,517,539 40	6,944,437 59	7,614,716 48	10,254,683 37	12,564,514 59	11,099,617 98
Loans on other securities	9,463,896 01	5,181,415 72	3,459,666 23	3,538,987 24	2,607,864 04	4,091,073 25	4,091,073 25	4,566,474 32
Loans on personal security	580,058 97	903,556 55	2,289,828 08	10,173,865 46	4,339,301 85	2,631,686 07	3,993,144 42	4,178,449 34
Money on hand	12,794,466 34	9,477,324 04	10,499,074 90	11,345,203 17	12,337,013 37	18,401,722 82	22,180,936 60	18,833,050 30
Due from banks and bankers	8,046,759 29	8,490,349 95	9,878,379 27	5,560,487 36	7,193,831 75	5,430,695 41	6,908,829 12	7,128,945 89
Other assets	6,813,610 03	8,170,000 05	9,534,801 46	7,133,430 22	10,913,082 59	12,793,875 85	6,154,329 60	6,360,697 63
	6,655,083 51	1,407,325 16	1,457,063 68	3,035,381 19	3,845,904 99	2,315,676 45	2,713,744 57	571,906 03
Total resources	\$57,770,367 57	\$52,821,906 67	\$53,006,295 31	\$57,592,788 12	\$57,898,020 90	\$62,903,302 93	\$67,191,957 35	\$57,473,986 90
<i>Liabilities.</i>								
Capital paid up	\$23,628,931 85	\$24,071,432 14	\$14,285,124 93	\$14,362,509 93	\$14,430,885 00	\$15,866,887 50	\$16,914,650 50	\$17,322,495 50
Reserve fund and surplus	5,713,943 43	6,525,362 38	8,503,373 63	9,459,541 09	9,367,200 35	10,394,353 35	13,452,286 11	9,497,355 78
Due depositors	24,440,891 47	19,736,851 15	26,905,594 87	28,771,560 15	29,768,649 54	30,622,255 49	30,717,083 30	26,442,725 80
Other liabilities	3,986,900 82	2,488,261 00	3,246,201 88	4,969,176 95	4,331,286 01	6,019,826 59	6,107,937 44	4,211,409 82
Total liabilities	\$57,770,367 57	\$52,821,906 67	\$53,006,295 31	\$57,592,788 12	\$57,898,020 90	\$62,903,302 93	\$67,191,957 35	\$57,473,986 90

TABLE No. 3.

Comparative Statement of San Francisco Branches of Foreign Banks.

	4 Branches. July 1, 1878.	4 Branches. July 1, 1879.	4 Branches. July 1, 1880.	4 Branches. January 1, 1882.	4 Branches. July 1, 1882.	4 Branches. July 1, 1883.	5 Branches. July 1, 1884.	5 Branches. July 1, 1885.
<i>Resources.</i>								
Bank premises	\$70,465 86	\$70,465 86	\$71,857 13	\$37,123 51	\$89,906 19	\$97,210 74	\$97,244 63	\$94,810 49
Real estate taken for debt	43,639 19	78,707 46	40,354 04	38,146 62	39,326 49	38,749 32	30,369 89	41,439 59
Invested in stocks and bonds	67,096 52	73,525 08	289,520 90	29,385 00	151,029 35	125,234 35	10,250 00	44,275 00
Loans on real estate	658,490 07	563,886 08	407,758 49	288,842 57	296,008 06	276,711 22	431,308 27	672,771 63
Loans on stocks and bonds	1,807,174 08	2,142,403 28	1,420,922 05	670,565 70	218,925 04	762,463 40	1,103,860 11	2,543,826 83
Loans on other securities	964,969 36	1,293,804 99	656,372 57	2,920,730 81	2,123,980 54	1,728,030 54	1,478,157 46	1,307,865 97
Loans on personal security	5,719,160 85	3,962,652 05	3,050,089 31	4,077,471 14	4,289,183 67	6,070,299 01	7,838,820 18	6,102,531 78
Money on hand	2,980,108 03	2,541,543 86	3,906,635 65	2,667,893 97	3,364,027 29	2,678,502 73	3,633,903 59	3,995,978 90
Due from banks and bankers	350,515 14	1,245,031 35	1,104,362 21	396,626 94	890,126 66	1,854,405 67	1,118,350 98	2,043,726 58
Other assets	1,251,395 76	1,183,637 95	1,499,286 48	1,585,018 67	1,069,739 53	1,016,097 60	1,201,452 61	1,259,134 81
Total resources	\$13,913,374 86	\$13,164,800 96	\$12,467,158 83	\$12,712,404 98	\$13,062,252 82	\$14,637,704 58	\$16,942,947 72	\$18,111,361 60
<i>Liabilities.</i>								
Capital paid up	\$9,227,538 03	\$8,737,392 41	\$6,983,388 24	\$6,071,016 30	\$6,160,546 02	\$8,452,106 91	\$10,342,980 35	\$10,350,145 25
Reserve fund and surplus	4,218,958 96	3,766,832 67	4,592,663 49	5,653,565 23	5,775,136 83	5,201,094 68	106,974 74	153,618 92
Due depositors	466,877 87	660,575 88	885,907 10	987,823 40	1,126,570 97	994,502 99	5,839,808 49	6,944,061 72
Other liabilities							653,114 14	763,535 71
Total liabilities	\$13,913,374 86	\$13,164,800 96	\$12,467,158 83	\$12,712,404 98	\$13,062,252 82	\$14,637,704 58	\$16,942,947 72	\$18,111,361 60

* Due head office in London.

EXAMINATIONS OF BANKS.

Within the past year the Commission have made ninety-six examinations of banks within the State, and have found each of them, at the time of examination, in a very satisfactory financial condition. In a few instances we have deemed it necessary to file written recommendations relating to changes in their assets or liabilities, and more particularly relating to the procurement of more and better security for advances made, thus guarding against any future possible loss in the resources of the corporation; while, in many cases, we have charged off worthless assets in order to report to the Attorney-General the actual financial condition of the bank at the date of examination. In the appendix will be found copies of all examinations that have been made within the past year, to which reference is respectfully made.

ANNUAL EXPENSES OF THE COMMISSION.

To meet the annual expenses of this Commission for the coming year, ending June 30, 1886, we have assessed the banks and collected therefrom, for their annual license, the sum of twelve thousand seven hundred (\$12,700) dollars. Below we give a summary of the expenses of the Commission, the surplus remaining to our credit June 30, 1885, and the amount collected and deposited in the General Fund of the State to meet the expenses for the coming year:

AMOUNT TO CREDIT OF COMMISSION.

Surplus in State Treasury June 30, 1884:	
Rent account.....	\$300 00
Traveling Fund.....	116 99
Surplus in State Treasury June 30, 1885:	
Traveling Fund.....	1 45
Amount collected for annual license and deposited July 7, 1885.....	12,700 00
Total to our credit.....	\$13,118 44

ANNUAL EXPENSES.

Commissioners' salaries.....	\$9,000 00
Clerk's salary.....	1,800 00
Traveling expenses.....	1,500 00
Office rent.....	600 00
Office stationery and fuel.....	200 00
Total annual expenses.....	\$13,100 00

Although the law allows us to collect the sum of \$13,400, we have, by reducing rent of office \$300 per annum, assessed the banks this year only \$12,700, thus giving them the benefit of the surplus to our credit.

RECOMMENDATIONS MADE TO THE BANKS.

In our official capacity we have made certain recommendations to some of the banks relating to the uniformity of keeping accounts, thus adopting a system, simple and complete, for all those under the supervision of this Commission. A very great deal of needless work can thus be dispensed with and considerable valuable time saved.

There are a few banks at this time which have not adopted the "Daily Trial Balance," showing as it does, the balance of each general

and individual account from day to day. It is the truest test of correct balances known to the banking fraternity, and to those few banks which do not have them, we respectfully recommend them again as an absolute necessity, not only for their convenience but also for their safety. Other matters necessary to a well regulated bank have had our special attention, such as indorsing the payments of both principal and interest on notes of borrowers; filling out memorandum tags for deposits to general accounts, and making charges to general accounts by memorandum checks, thus complying with the general rules of banking in that particular, and treating all credits and debits of general accounts of the bank the same as they do each individual account. In that way each item entered upon the Cash Journal has a corresponding item either on the tag or check, which is preserved for future reference, if necessary.

There has been so much trouble with the certificate of deposit account in some of the banks, that we have come to the conclusion to recommend that, at stated periods, each certificate, after payment, be pasted back on the stub with numbers corresponding. In that system there is certainly great safety against over payment of the amount, as at a glance the amount on the stub can be seen to correspond with that in the certificate, and also a precaution against certificates improperly issued; besides having a check on the account by keeping a register, as is generally the custom among banks.

Another and more important custom which we recommend to the banks, is the necessary confirmation by the Cashier or Manager at the close of business each day of the amount of cash on hand. It should be counted after the Tellers have balanced the day's work and then placed in the vaults of the bank under a time lock, and counted again by the Cashier or Manager in the morning at the opening of business and before being turned over to the Teller. By the adoption of such a rule or custom among all the banks of the State, we venture to assert that there will be less liability of loss in that particular. Some of the banks have already adopted that rule and are compensated for all the trouble it necessitates by the satisfaction such a rule gives of knowing that the cash on hand each day is intact and properly guarded.

OVERDRAFTS.

We are pleased to call your attention to the fact that the banks of San Francisco have placed themselves on record in the matter of not allowing overdrafts to their customers. It became such a source of danger, that our recommendation of February, 1884, in that respect, was adopted in the month of July following by all the banks then members of the Clearing House Association. It was quite evident that something must be done to change the ancient custom of allowing overdrafts, and by requiring notes to be given for advances, to thus place the banks on a sounder footing financially, although it created no little dissatisfaction among many of their customers. It was, we think, a wise step and in the right direction. An individual overdraft is not a proper asset for a bank to have. The evidence of it, from day to day, is not always at command, except from entries in the books of the bank, for the reason that whenever the account is balanced at the end of each month, or at other times, the best evi-

dence for the bank is given up by it in the form of checks drawn by the customer. It were best, in order to guard against misunderstandings or errors in an overdraft account, to retain all checks drawn, until the account is made good. We trust the time may come when the interior commercial banks will adopt the same rule and not allow overdrafts to occur, especially without adequate security in each individual case, because we know greater and more frequent losses occur from that custom, or account, than from any other.

INTEREST ON INDIVIDUAL DEPOSITS.

The custom of some banks, doing a commercial business, of paying interest, from four to six per cent per annum, on commercial or individual deposits, is to be greatly deprecated. It is, without question, a source of great danger, and liable to bring ruin upon the commercial bank that makes it a rule or practice. Whenever there arises a dullness in trade, a general depression in business, or any unnatural excitement in banking circles here or elsewhere, those interest-bearing deposits are the very first to be withdrawn, causing the bank to call in good loans, perhaps, to meet the call for money, or compelling it to borrow at a greater rate of interest than they pay to the depositor, until the amount of interest deposits have been reduced to a minimum, thus not only causing anxiety to the officers thereof, but perhaps crippling the corporation for some time to come. The law should be such as to absolutely prohibit commercial banks from paying interest to individual depositors.

CONCLUSION.

The banks at this time, we think, are in good condition, although for the past year some of them have not been as prosperous as in former years. The dullness in trade, the lack of enterprise in general business, and other causes well known to the general public, have been keenly felt by many of our banking corporations.

The fact that no failures of State incorporations have occurred, and the few that voluntarily went into liquidation, paying their depositors in full, is a very clear sign that they are well managed, have been fairly prosperous, and are in good financial condition. We return thanks to the officers of all the banks under our supervision, for all courtesies shown during the past year.

Respectfully submitted.

J. E. FARNUM,
J. M. LITCHFIELD,
WM. F. WHITE,
Bank Commissioners.

APPENDIX.

STATEMENT

Of all moneys received by the Bank Commissioners for the year ending June 30, 1885.

To total amount received for bank license to June 30, 1886.....	\$12,700
By total amount paid to State Treasurer July 7, 1885.....	12,700

J. E. FARNUM, Bank Commissioner.

City and County of San Francisco, ss.

Subscribed and sworn to before me this eighth day of July, A. D. 1885.

[SEAL.]

GEO. T. KNOX, Notary Public.

STATEMENT
OF THE
AMOUNTS PAID FOR BANK LICENSES
BY THE
COMMERCIAL AND SAVINGS BANKS OF THE STATE OF CALIFORNIA,
July 1st, 1885.

NOTE.—The amount collected for each bank is based upon its deposits, as of the first day of January, 1885.

ASSESSMENT LIST

For Bank Licenses, from July 1, 1885, to June 30, 1886.

NAME OF BANK.	Location.	Amount Paid.
<i>Savings Banks.</i>		
1. California Savings and Loan Society.....	San Francisco.....	\$53 15
2. French Savings and Loan Society.....	San Francisco.....	253 60
3. German Savings and Loan Society.....	San Francisco.....	1,582 60
4. Hibernia Savings and Loan Society.....	San Francisco.....	2,638 00
5. Humboldt Savings and Loan Society.....	San Francisco.....	254 75
6. San Francisco Savings Union.....	San Francisco.....	1,614 00
7. Savings and Loan Society.....	San Francisco.....	365 00
8. Security Savings Bank.....	San Francisco.....	196 65
9. Fresno Loan and Savings Bank.....	Fresno.....	1 05
10. Los Angeles Savings Bank.....	Los Angeles.....	12 75
11. Mendocino, Bank of.....	Mendocino.....	39 60
12. Merced Security Savings Bank.....	Merced.....	41 80
13. Oakland Bank of Savings.....	Oakland.....	240 40
14. People's Savings Bank.....	Sacramento.....	31 20
15. Santa Cruz Bank of Savings and Loan.....	Santa Cruz.....	24 25
16. Stockton Savings and Loan Society.....	Stockton.....	173 65
17. Stockton Savings Bank.....	Stockton.....	86 35
18. Union Savings Bank.....	Oakland.....	226 70
19. Vallejo Savings and Commercial Bank.....	Vallejo.....	15 55
Total from Savings Banks.....		\$7,851 05
<i>Commercial Banks.</i>		
1. Anaheim, Bank of.....	Anaheim.....	\$6 75
2. Anglo-Californian Bank (Limited).....	San Francisco.....	322 80
3. Benicia, Bank of.....	Benicia.....	7 10
4. British Columbia, Bank of.....	San Francisco.....	73 85
5. British North America, Bank of.....	San Francisco.....	53 70
6. Butte County, Bank of.....	Chico.....	25 35
7. California, Bank of.....	San Francisco.....	843 00
8. California Safe Deposit and Trust Company.....	San Francisco.....	25 75
9. California State Bank.....	Sacramento.....	69 50
10. Chico, Bank of.....	Chico.....	14 85
11. Citizens' Bank.....	Nevada City.....	14 30
12. Colusa County Bank.....	Colusa.....	79 30
13. Commercial and Savings Bank of San José.....	San José.....	70 00
14. Commercial Bank of Santa Ana.....	Santa Ana.....	13 30
15. Cloverdale Banking and Commercial Company.....	Cloverdale.....	5 50
Amount carried forward.....		\$1,625 05

ASSESSMENT LIST—Continued.

NAME OF BANK.	Location.	Amount Paid.
Amount brought forward		\$1,625 05
16. Dixon, Bank of	Dixon	9 00
17. Farmers' Bank of Wheatland	Wheatland	8 35
18. Farmers' Exchange Bank	San Bernardino	22 90
19. Farmers' and Mechanics' Bank	Healdsburg	11 80
20. Farmers' and Merchants' Bank	Los Angeles	194 15
21. Farmers' Savings Bank	Lakeport	16 20
22. Farmers' Bank of Fresno	Fresno	14 35
23. Fresno County Bank	Fresno	14 35
24. Gilroy, Bank of	Gilroy	46 00
25. Grangers' Bank of California	San Francisco	16 75
26. Healdsburg, Bank of	Healdsburg	32 00
27. Hollister, Bank of	Hollister	24 75
28. Humboldt County Bank	Eureka	17 85
29. Kern Valley Bank	Bakersfield	2 55
30. Lake, Bank of	Lakeport	167 80
31. La Porte, Bank of	La Porte	191 90
32. London and San Francisco Bank (Limited)	San Francisco	42 05
33. London, Paris, and American Bank (Limited)	San Francisco	3 05
34. Los Angeles County Bank	Los Angeles	20 50
35. Los Gatos, Bank of	Los Gatos	5 50
36. Martinez, Bank of	Martinez	11 00
37. Mendocino Discount Bank	Mendocino	14 20
38. Merced Bank	Merced	2 85
39. Modesto Bank	Modesto	19 60
40. Mono County Bank	Bodie	908 50
41. Napa, Bank of	Napa City	242 00
42. Nevada Bank of San Francisco	San Francisco	26 70
43. Pacific Bank	San Francisco	4 00
44. Petaluma Savings Bank	Petaluma	5 10
45. Pomona Bank	Pomona	268 70
46. Pomona Valley Bank	Pomona	33 75
47. Sacramento Bank	Sacramento	20 00
48. Salinas City Bank	Salinas City	19 50
49. Santa Clara County, Bank of	Santa Clara	21 75
50. Santa Cruz County, Bank of	Santa Cruz	69 10
51. San Joaquin Valley Bank	Stockton	41 00
52. San José, Bank of	San José	45 00
53. San Luis Obispo, Bank of	San Luis Obispo	42 75
54. Santa Rosa Bank	Santa Rosa	23 00
55. Savings Bank of Santa Rosa	Santa Rosa	23 60
56. Siskiyou County Bank	Yreka	5 65
57. Sonoma County, Bank of	Petaluma	5 00
58. Sonoma Valley Bank	Sonoma	40 25
59. St. Helena, Bank of	St. Helena	5 05
60. Suisun, Bank of	Suisun	38 75
61. Shasta County, Bank of	Redding	5 50
62. Tehama County, Bank of	Red Bluff	15 50
63. Tomales, Bank of	Tomales	5 00
64. Ukiah, Bank of	Ukiah	10 00
65. Vacaville, Bank of	Vacaville	20 00
66. Ventura, Bank of	Ventura	25 75
67. Visalia, Bank of	Visalia	231 80
68. Watsonville, Bank of	Watsonville	30 55
69. Wells, Fargo & Co.'s Bank	San Francisco	52 65
70. Willows, Bank of	Willows	28 55
71. Woodland, Bank of	Woodland	
72. Yolo, Bank of	Woodland	
Total from Commercial Banks		\$4,848 95
Grand total from ninety-one incorporated Banks		\$12,700 00
Surplus in State Treasury June 30, 1885		418 44
Total amount in State Treasury July 7, 1885		\$13,118 44
Total amount expenses for year ending June 30, 1886		\$13,100 00

SEMI-ANNUAL REPORTS

OF

SAVINGS BANKS OF CALIFORNIA,

FILED JANUARY 1, 1885.

[ALPHABETICALLY ARRANGED.]

REPORTS OF SAVINGS BANKS.

CALIFORNIA SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

[Incorporated June 24, 1873.]

(Office hours: 9 A. M. to 3 P. M.)

DAVID FARQUHARSON, President.

VERNON CAMPBELL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$45,767 28	Capital paid in coin	\$72,900 00
Miscellaneous bonds and stocks	9,800 00	Due depositors	401,010 54
Loans on real estate	394,199 89	Other liabilities	2,489 70
Money on hand	10,166 03		
Due from banks and bankers	8,786 94		
Furniture and fixtures	200 00		
Interest accrued	4,911 87		
Expenses and taxes	2,553 73		
Other assets	14 50		
Total resources	\$476,400 24	Total liabilities	\$476,400 24

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$72,900; the total amount actually paid in coin by stockholders for capital stock is \$72,900. The total number of shares of stock issued is 729; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

David Farquharson	68 shares.	John Easton	18 shares.
Robert F. Bunker	12 shares.	Charles D. Farquharson	29 shares.
A. C. Corbett	23 shares.	J. F. Cowdery	15 shares.
J. R. Wilcox	26 shares.	Charles Lux	23 shares.
Edward Farrell	16 shares.	Thomas Downing	40 shares.
John Bain	15 shares.		
Total number of shares held by the Directors is			285 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco	\$40,118 07	\$46,500 00
Alameda	5,649 21	6,300 00
Totals	\$45,767 28	\$52,800 00

CALIFORNIA SAVINGS AND LOAN SOCIETY—Continued.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco	\$186,166 60	\$383,400 00
Fresno	82,299 74	176,800 00
Yolo	36,661 00	67,000 00
Tulare	29,791 16	61,900 00
Merced	24,213 35	54,000 00
Kern	14,179 70	90,000 00
Solano	7,694 25	10,000 00
Alameda	6,494 09	17,800 00
San Mateo	4,000 00	14,000 00
Marin	2,700 00	4,800 00
Totals	\$394,199 89	\$879,700 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
20 Dupont Street widening bonds	\$20,000 00	\$9,800 00	\$9,800 00
11 Coupons	9,047 50	-----	4,433 27
Totals	\$29,047 50	\$9,800 00	\$14,233 27

FRENCH SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

[Incorporated March 10, 1879.]

(Office hours: 10 A. M. to 3 P. M.)

LANDRY C. BABIN, President.

A. BRAND, Secretary.

Resources.	Amount.	Liabilities.	Amount.
United States bonds	\$763,983 17	Capital paid in coin	\$147,955 00
Loans on real estate	1,159,616 05	Reserve fund	19,797 98
Loans on stocks, bonds, and warrants	29,000 00	Due depositors	1,906,641 19
Money on hand	10,242 45	Other liabilities	3,966 33
Due from banks and bankers	98,000 00		
Interest accrued	9,518 83		
Expenses and taxes	8,000 00		
Total resources	\$2,078,360 50	Total liabilities	\$2,078,360 50

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$222,800; the total amount actually paid in coin by stockholders for capital stock is \$147,955. The total number of shares of stock issued is 1,230; the amount paid up on each share of stock is from \$25 to \$50.

The names of the Directors, and number of shares of stock held by each, are as follows:

L. C. Babin	26 shares.	A. Pissis	11 shares.
G. Touchard	20 shares.	P. Fleury	3 shares.
H. Barroilhet	10 shares.	J. C. Sala	2 shares.
E. J. Le Breton	8 shares.	A. Comte, Jr.	1 share.
P. V. Merle	15 shares.		

Total number of shares held by the Directors is96 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda	\$57,551 00	\$100,000 00
San Francisco	1,086,865 05	1,900,000 00
Santa Clara	12,000 00	50,000 00
San Luis Obispo	1,500 00	10,000 00
San Mateo	250 00	500 00
Sonoma	1,450 00	6,000 00
Totals	\$1,159,616 05	\$2,066,500 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States bonds, 4 per cent of 1907	\$680,000 00	\$763,983 17	\$826,200 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
United States bonds, 4 per cent of 1907	\$29,000 00	\$29,000 00	\$35,235 00

FRESNO LOAN AND SAVINGS BANK—FRESNO.

[Incorporated January 18, 1884.]

W. T. ODEN, President.

W. H. MCKENZIE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$10,995 10	Capital paid in coin	\$13,100 00
Loans on real estate	8,310 00	Due depositors	8,005 81
Money on hand	544 83	Other liabilities	194 35
Due from banks and bankers	742 66		
Furniture and fixtures	400 00		
Expenses and taxes	307 57		
Total resources	\$21,300 16	Total liabilities	\$21,300 16

DETAILS.

The amount of capital stock is \$20,000; the amount subscribed is \$20,000; the total amount actually paid in coin by stockholders for capital stock is \$13,100. The total number of shares of stock issued is 200; the amount paid up on each share of stock is \$65 50. The names of the Directors, and number of shares of stock held by each, are as follows:

W. T. Oden	40 shares.	A. M. Clark	40 shares.
M. J. Donahoo	40 shares.	W. H. McKenzie	40 shares.
J. R. White	40 shares.		
Total number of shares held by the Directors is			

200 shares.

LOANS ON REAL ESTATE BY COUNTIES.

County Situated In.	Cost on Books.	Market Value.
Fresno	\$8,310 00	\$21,500 00

GERMAN SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

[Incorporated February 10, 1868.]

(Office hours: 9 A. M. to 3 P. M.)

L. GOTTIG, President.

F. ROEDING, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$65,000 00	Capital paid in coin	\$300,000 00
Real estate taken for debt	572,371 64	Reserve fund and profit and loss	187,291 58
United States bonds	1,400,000 00	Due depositors	11,928,273 46
Miscellaneous bonds and stocks	341,000 00		
Loans on real estate	6,558,242 56		
Loans on stocks and bonds	2,985,300 00		
Money on hand	493,150 84		
Furniture and fixtures	500 00		
Total resources	\$12,415,565 04	Total liabilities	\$12,415,565 04

DETAILS.

The amount of capital stock is \$400,000; the amount subscribed is \$400,000; the total amount actually paid in coin by stockholders for capital stock is \$300,000. The total number of shares of stock issued is 400; the amount paid up on each share of stock is \$750. The names of the Directors, and number of shares of stock held by each, are as follows:

L. Gottig	10 shares.	N. Van Bergen	6 shares.
Ed. Kruse	10 shares.	I. Steinhart	5 shares.
George H. Eggers	10 shares.	A. E. Hecht	3 shares.
F. Roeding	10 shares.	Charles Kohler	2 shares.
P. Spreckels	10 shares.		
Total number of shares held by the Directors is			

66 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco	\$494,951 93	\$550,000 00
Alameda	63,619 71	66,000 00
San Mateo	13,800 00	15,000 00
Totals	\$572,371 64	\$631,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco	\$5,640,580 56	\$13,000,000 00
Alameda	550,212 00	
Colusa	75,000 00	
Contra Costa	8,000 00	
Marin	46,000 00	
Napa	37,000 00	
San Joaquin	65,000 00	
San Mateo	13,950 00	
Solano	20,000 00	
Sonoma	33,500 00	
Stanislaus	4,000 00	
Tehama	65,000 00	
Totals	\$6,558,242 56	\$13,000,000 00

GERMAN SAVINGS AND LOAN SOCIETY—Continued.

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States 3 per cent registered bonds.....	\$1,300,000 00	\$1,300,000 00	\$1,310,000 00
United States 4 per cent coupon bonds.....	100,000 00	100,000 00	120,000 00
Santa Clara County bonds.....	55,500 00	55,500 00	56,000 00
San Francisco City bonds.....	8,500 00	8,500 00	9,000 00
Sonoma County bonds.....	48,000 00	48,000 00	50,000 00
Alameda County bonds.....	15,000 00	15,000 00	16,000 00
City of Stockton and New Mexico bonds.....	214,000 00	214,000 00	222,000 00
Totals.....	\$1,741,000 00	\$1,741,000 00	\$1,783,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
United States bonds.....	\$667,000 00	\$667,000 00	\$800,000 00
State of Connecticut bonds.....	5,000 00	5,000 00	5,000 00
State of California bonds.....	16,000 00	16,000 00	17,000 00
Territory of Arizona bonds.....	290,000 00	155,000 00	310,000 00
Miscellaneous county bonds (California).....	865,700 00	806,400 00	900,000 00
Spring Valley bonds.....	235,000 00	233,500 00	265,000 00
Spring Valley shares—3,373 shares.....	337,300 00	215,900 00	285,000 00
San Francisco Gaslight Company—4,200 shares.....	420,000 00	144,600 00	240,000 00
Southern Pacific Railroad bonds.....	757,000 00	534,000 00	720,000 00
City Cable Railroad bonds.....	120,000 00	108,500 00	125,000 00
Sundry city railroad shares—1,500 shares.....	150,000 00	53,400 00	90,000 00
Contra Costa Water Company bonds.....	50,000 00	46,000 00	50,000 00
Totals.....	\$3,913,000 00	\$2,985,300 00	\$3,807,000 00

HIBERNIA SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

[Incorporated April 12, 1859.]

(Office hours: 9 A. M. to 3 P. M.)

M. D. SWEENEY, President.

R. J. TOBIN, Secretary.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$200,000 00	Reserve fund and profit and loss.....	\$1,317,827 02
Real estate taken for debt.....	547,655 78	Due depositors.....	19,886,714 10
United States bonds.....	10,533,929 59		
Loans on real estate.....	9,262,163 04		
Loans on bonds.....	100,000 00		
Money on hand.....	367,703 65		
Checks and other cash items.....	3,075 00		
Interest accrued.....	134,978 45		
Other assets.....	55,035 61		
Total resources.....	\$21,204,541 12	Total liabilities.....	\$21,204,541 12

DETAILS.

This bank has no capital stock. The names of the Directors are as follows: M. D. Sweeney, C. D. O'Sullivan, R. J. Tobin, G. Touchard, Peter Donahue, M. J. O'Connor, J. A. Donohoe, D. J. Oliver, D. T. Murphy.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Alameda.....	\$81,535 15	\$81,535 15
Marin.....	7,073 22	7,073 22
San Mateo.....	2,250 86	2,250 86
San Francisco.....	454,396 55	454,396 55
Santa Clara.....	2,400 00	2,400 00
Totals.....	\$547,655 78	\$547,655 78

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda.....	\$261,088 05	\$16,000,000 00
Marin.....	88,656 05	
Napa.....	27,053 00	
San Mateo.....	90,325 00	
Santa Clara.....	41,455 00	
Solano.....	18,247 00	
San Francisco.....	8,735,338 94	
Totals.....	\$9,262,163 04	\$16,000,000 00

HIBERNIA SAVINGS AND LOAN SOCIETY—Continued.

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States bonds, currency, 6's	\$800,000 00	\$969,245 99	\$1,036,600 00
United States bonds, 4 per cent, 1907	8,615,000 00	9,564,683 60	10,510,300 00
Totals	\$9,415,000 00	\$10,533,929 59	\$11,546,900 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Hospital Fund bonds of the City and County of San Francisco	\$100,000 00	\$100,000 00	\$108,000 00

HUMBOLDT SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

[Incorporated November 24, 1869.]

(Office hours: 9 A. M. to 3 P. M.)

ADOLPH C. WEBER, President.

ERNEST BRAND, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$73,105 89	Capital paid in coin	\$80,000 00
Real estate taken for debt	10,456 85	Reserve fund	54,596 04
United States bonds	91,932 76	Due depositors	1,914,633 94
Loans on real estate	1,812,875 92	Other liabilities	13,917 66
Loans on stocks	404 00		
Loans on other securities	25,415 50		
Money on hand	16,248 59		
Due from banks and bankers	32,708 13		
Total resources	\$2,063,147 64	Total liabilities	\$2,063,147 64

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$80,000. The total number of shares of stock issued is 100; the amount paid up on each share of stock is \$800.

The names of the Directors, and number of shares of stock held by each, are as follows:

A. C. Weber	5 shares.	W. J. Lowry	4 shares.
H. Luchsinger	4 shares.	A. H. Ryhiner	5 shares.
W. S. Keyes	9 shares.		

Total number of shares held by the Directors is 27 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco	\$10,456 85	\$12,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco	\$1,287,794 49	\$3,750,000 00
Alameda	192,659 80	
Marin	53,872 12	
San Mateo	11,887 83	
San Joaquin	117,217 20	
Santa Clara	63,856 50	
Santa Cruz	4,647 85	
Napa	7,500 00	
San Luis Obispo	7,533 36	
Solano	29,366 77	
Stanislaus	11,200 00	
Monterey	14,000 00	
Yolo	8,320 00	
Contra Costa	3,020 00	
Totals	\$1,812,875 92	\$3,750,000 00

HUMBOLDT SAVINGS AND LOAN SOCIETY—Continued.

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States 4 per cent registered bonds	\$80,000 00	\$91,932 76	\$96,400 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Six shares Union Insurance Company	\$600 00	\$404 00	\$600 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Pass-books of Humboldt Savings and Loan Society	\$25,415 50	\$30,000 00

LOS ANGELES SAVINGS BANK—LOS ANGELES.

[Incorporated April 8, 1884.]

(Office hours: 10 A. M. to 3 P. M.)

L. C. GOODWIN, President.

J. V. WACHTEL, Secretary.

Resources.	Amount.	Liabilities.	Amount.
Miscellaneous bonds and stocks	\$14,000 00	Capital paid in coin	\$25,000 00
Loans on real estate	76,950 00	Profit and loss and contingent fund	2,237 69
Money on hand	6,358 57	Due depositors	96,150 78
Due from banks and bankers	17,237 79		
Furniture and fixtures	3,582 27		
Interest accrued	917 50		
Expenses and taxes	4,342 34		
Total resources	\$123,388 47	Total liabilities	\$123,388 47

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$25,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows:

Isaias W. Hellman	451 shares.	L. C. Goodwin	50 shares.
John E. Plater	200 shares.	Robert S. Baker	50 shares.
John A. Paxton	100 shares.		

Total number of shares held by the Directors is 851 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles	\$76,950 00	\$191,900 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.
Los Angeles County six per cent bonds	\$14,000 00	\$14,000 00

BANK OF MENDOCINO.

[Incorporated September 14, 1870.]

EUGENE BROWN, President.

WM. HEESER, Secretary and Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$8,833 98	Reserve fund and profit and loss	\$16,964 02
Loans on real estate	288,241 65	Due depositors	298,438 56
Money on hand	3,750 06	Due banks and bankers	4,203 97
Due from banks and bankers	17,780 86		
Furniture and fixtures	1,000 00		
Total resources	\$319,606 55	Total liabilities	\$319,606 55

DETAILS.

This bank has no capital stock. The names of the Directors are as follows: Eugene Brown, C. W. Denslow, J. B. Ford, R. Stickney, J. Townsend, A. Heeser, William Heeser.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Mendocino	\$8,833 98	\$9,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Mendocino	\$257,343 32	\$475,000 00
Alameda	16,529 77	40,000 00
Humboldt	14,368 56	30,000 00
Totals	\$288,241 65	\$545,000 00

MERCED SECURITY SAVINGS BANK.

[Incorporated March 11, 1875.]

(Office hours: 9 A. M. to 3 P. M.)

GEO. H. FANCHER, President.

W. W. WESTBAY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$10,074 60	Capital paid in coin	\$45,000 00
Real estate taken for debt	432 43	Reserve fund	24,906 78
Loans on real estate	332,850 78	Due depositors	315,074 50
Loans on other securities (grain, etc.)	12,056 80		
Money on hand	9,381 78		
Checks and other cash items	2,634 68		
Due from banks and bankers	15,367 40		
Furniture and fixtures	2,182 81		
Total resources	\$384,981 28	Total liabilities	\$384,981 28

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$45,000. The total number of shares of stock issued is 3,000; the amount paid up on each share of stock is \$15.

The names of the Directors, and number of shares of stock held by each, are as follows:

Wm. A. Aldrich	525 shares.	L. R. Fancher	63 shares.
Geo. H. Fancher	150 shares.	M. Goldman	100 shares.
C. H. Huffman	200 shares.	J. K. Law	20 shares.

Total number of shares held by the Directors is 1,058 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Merced	\$432 43	\$800 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Merced	\$271,860 78	\$584,278 00
Mariposa	800 00	
Stanislaus	9,000 00	
Fresno and Tulare	1,250 00	
Tulare	22,190 00	
Fresno	27,750 00	
Totals	\$332,850 78	\$584,278 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts, wool and wheat and jewelry	\$12,056 80	\$27,293 14

OAKLAND BANK OF SAVINGS.

[Incorporated August 13, 1867.]

(Office hours: 9 A. M. to 3 P. M.)

E. C. SESSIONS, President.

W. W. GARTHWAITE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$105,000 00	Capital paid in coin.....	\$475,000 00
Real estate taken for debt.....	93,299 88	Reserve fund.....	25,000 00
Miscellaneous bonds and stocks.....	698,986 05	Due depositors.....	1,806,708 15
Loans on real estate.....	869,985 00		
Loans on stocks, bonds, and warrants.....	98,623 24		
Loans on other securities (grain, etc.).....	15,641 26		
Loans on personal security (including overdrafts).....	179,830 22		
Money on hand.....	126,694 43		
Checks and other cash items.....	11,711 67		
Due from banks and bankers.....	89,336 40		
Furniture and fixtures.....	1,500 00		
Interest accrued.....	15,500 00		
Total resources.....	\$2,306,708 15	Total liabilities.....	\$2,306,708 15

DETAILS.

The amount of capital stock is \$1,000,000; the amount subscribed is \$950,000; the total amount actually paid in coin by stockholders for capital stock is \$475,000. The total number of shares of stock issued is 9,500; the amount paid up on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows:

W. A. Aldrich.....	435 shares.	Samuel Merritt.....	700 shares.
Francis Blake.....	155 shares.	Israel Lawton.....	10 shares.
R. E. Cole.....	15 shares.	Henry Rogers.....	100 shares.
W. E. Miller.....	351 shares.	E. C. Sessions.....	100 shares.

Total number of shares held by the Directors is.....1,866 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.
Alameda.....	\$92,419 76
San Francisco.....	880 12
Total.....	\$93,299 88

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda.....	\$838,130 44	\$1,700,000 00
Contra Costa.....	6,300 00	13,000 00
Merced.....	3,500 00	12,000 00
Santa Clara.....	10,904 90	45,000 00
San Francisco.....	337 00	2,900 00
Tulare.....	6,812 66	14,000 00
Solano.....	4,000 00	12,600 00
Totals.....	\$869,985 00	\$1,799,500 00

OAKLAND BANK OF SAVINGS—Continued.

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Bonds of counties and municipal corporations of California.....	\$324,100 00	\$324,100 00	\$669,986 05
Bonds of other solvent corporations.....	327,000 00	327,000 00	
Stock of Bank of California.....	20,000 00	29,000 00	
General premium account.....		18,886 05	
Totals.....	\$671,100 00	\$698,986 05	\$701,986 05

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Bonds and stock of various solvent corporations, such as banks, insurance companies, etc.....	\$144,100 00	\$98,623 24	\$128,300 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Savings account pass-books.....	\$15,641 26	\$21,000 00

PEOPLE'S SAVINGS BANK—SACRAMENTO.

[Incorporated May 23, 1879.]

(Office hours: 10 A. M. to 3 P. M.)

WM. BECKMAN, President.

WM. F. HUNTOON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$4,343 15	Capital paid in coin	\$225,237 10
Miscellaneous bonds and stocks	11,220 00	Reserve fund and profit and loss	33,498 80
Loans on real estate	433,678 52	Due depositors	235,445 32
Money on hand	28,123 35	Other liabilities	2,955 77
Due from banks and bankers	9,030 36		
Furniture and fixtures	2,479 00		
Expenses and taxes	8,262 61		
Total resources	\$497,136 99	Total liabilities	\$497,136 99

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$409,522; the total amount actually paid in coin by stockholders for capital stock is \$225,237 10. The total number of shares of stock issued is 409,522; the amount paid up on each share of stock is 55 cents.

The names of the Directors, and number of shares of stock held by each, are as follows:

William Beckman	30,950 shares.	E. J. Croly	4,119 shares.
J. L. Huntoon	20,307 shares.	William Johnston	1,056 shares.
Samuel Gottlieb	7,808 shares.	E. C. Atkinson	221 shares.
G. M. Hayton	6,498 shares.		
Total number of shares held by the Directors is		70,959 shares.	

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sacramento	\$2,915 50	\$2,915 50
Colusa	1,427 65	1,427 65
Totals	\$4,343 15	\$4,343 15

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Colusa	\$159,263 41	\$336,160 00
Washoe (Nevada)	82,475 00	136,900 00
Placer	35,271 52	86,400 00
Tehama	16,300 00	35,000 00
Sutter	18,465 00	40,000 00
Sacramento	90,400 59	189,000 00
El Dorado	9,300 00	20,430 00
Butte	8,000 00	20,800 00
Amador	7,333 00	13,500 00
Yolo	4,370 00	12,000 00
Solano	2,500 00	20,100 00
Totals	\$433,678 52	\$910,290 00

PEOPLE'S SAVINGS BANK—Continued.

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
902 shares stock in Odd Fellows' Hall Association, Sacramento	\$14,960 00	\$11,220 00	\$14,960 00

SANTA CRUZ BANK OF SAVINGS AND LOAN.

[Incorporated March, 1870.]

P. B. FAGEN, President.

(Office hours: 10 A. M. to 4 P. M.)

E. J. COX, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$6,000 00	Capital paid in coin	\$20,000 00
Real estate taken for debt	22,700 00	Reserve fund and profit and loss	8,506 45
Miscellaneous bonds and stocks	10,960 00	Due depositors	182,740 35
Loans on real estate	158,450 00		
Money on hand	11,236 80		
Furniture and fixtures	1,000 00		
Interest accrued	900 00		
Total resources	\$211,246 80	Total liabilities	\$211,246 80

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$20,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows:

William Effey	30 shares.	F. H. Runge	9 shares.
P. B. Fagen	50 shares.	I. L. Thurber	8 shares.
J. S. Green	80 shares.	William F. March	8 shares.
A. P. Swanton	24 shares.		
Total number of shares held by the Directors is		209 shares.	

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Santa Cruz	\$22,700 00	\$26,800 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Monterey	\$18,500 00	\$39,000 00
San Mateo	20,500 00	32,500 00
Santa Cruz	119,450 00	175,000 00
Totals	\$158,450 00	\$246,500 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Bank of Santa Cruz County	\$10,960 00	\$10,960 00	\$10,960 00

SAN FRANCISCO SAVINGS UNION—SAN FRANCISCO.

[Incorporated June 18, 1862.]

(Office hours: 9 A. M. to 3 P. M.)

ALBERT MILLER, President.

LOVELL WHITE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$100,000 00	Capital paid in coin	\$400,000 00
Real estate taken for debt	881,796 04	Reserve fund	81,026 41
United States bonds	913,250 00	Due depositors	12,164,627 99
Miscellaneous bonds and warrants	431,292 97	Other liabilities	35,346 36
Loans on real estate	8,808,653 17		
Loans on stocks, bonds, and warrants	1,287,499 50		
Money on hand	131,448 03		
Due from banks and bankers	126,061 05		
Furniture and fixtures	1,000 00		
Total resources	\$12,681,000 76	Total liabilities	\$12,681,000 76

DETAILS.

The amount of capital stock is \$400,000; the amount subscribed is \$400,000; the total amount actually paid in coin by stockholders for capital stock is \$400,000. The total number of shares of stock issued is 1,600; the amount paid up on each share of stock is \$250.

The names of the Directors, and number of shares of stock held by each, are as follows:

Albert Miller	80 shares.	Joseph G. Eastland	30 shares.
Alex. Campbell, Sr.	16 shares.	W. C. B. de Fremery	18 shares.
John Archbald	74 shares.	Daniel E. Martin	40 shares.
William Ashburner	21 shares.	Charles Pace	60 shares.
George C. Boardman	12 shares.		
Total number of shares held by the Directors is		351 shares.	

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco	\$336,906 35	\$881,796 04
Alameda	223,134 15	
Santa Clara	10,390 77	
San Mateo	79,941 88	
Sacramento, Napa, and Solano	143,266 70	
Santa Barbara	643 60	
Colusa and Yolo	124,343 72	
Kern	38,168 87	
Total	\$956,796 04	
Less credit from contingent fund	75,000 00	
Grand totals	\$881,796 04	\$881,796 04

SAN FRANCISCO SAVINGS UNION—Continued.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco.....	\$4,055,200 30	\$22,021,632 00
Alameda.....	1,678,417 87	
Butte.....	208,934 00	
Colusa.....	157,073 00	
Contra Costa.....	11,013 00	
Fresno.....	104,067 00	
Los Angeles.....	135,027 00	
Marin.....	449,268 00	
Merced.....	570,702 00	
Solano.....	15,401 00	
Sonoma.....	2,070 00	
Stanislaus.....	159,900 00	
Sutter.....	15,396 00	
Santa Clara.....	25,025 00	
Monterey.....	141,504 00	
Napa.....	25,583 00	
Placer.....	46,675 00	
San Benito.....	106,100 00	
San Mateo.....	68,435 00	
San Joaquin.....	83,574 00	
San Luis Obispo.....	287,341 00	
Santa Barbara.....	146,273 00	
Siskiyou.....	60,839 00	
Tehama.....	170,487 00	
Ventura.....	46,175 00	
Yolo.....	28,702 00	
Yuba.....	9,471 00	
Grand totals.....	\$8,808,653 17	\$22,021,632 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States 4½ per cent bonds.....	\$200,000 00	\$220,250 00	\$224,750 00
United States 4 per cent bonds.....	585,000 00	693,000 00	707,850 00
Bonds and warrants of counties of the State of California, and of municipal corporations.....	440,000 00	431,292 97	456,429 00
Totals.....	\$1,225,000 00	\$1,344,542 97	\$1,389,029 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Bonds of the State of California, and of the counties, cities, and municipalities thereof.....	\$229,898 00	\$135,531 00	\$230,829 00
Bonds and promissory notes of quasi public and industrial corporations.....	929,000 00	750,719 00	917,899 00
Shares of capital stock of quasi-public and industrial corporations.....	1,174,100 00	401,249 50	690,717 00
Totals.....	\$2,332,998 00	\$1,287,499 50	\$1,839,445 00

SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

[Incorporated July 23, 1857.]

(Office hours: 9 A. M. to 3 P. M.)

HORACE DAVIS, President.

CYRUS W. CARMANY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$45,500 00	Capital paid in coin.....	\$500,000 00
Real estate taken for debt.....	1,328,207 70	Reserve fund and profit and loss.....	230,285 89
Miscellaneous bonds and stocks.....	513,470 88	Due depositors.....	2,745,932 79
Loans on real estate.....	755,283 69	Other liabilities.....	31,369 80
Loans on stocks, bonds, and warrants.....	582,720 00		
Loans on personal security.....	175,000 00		
Money on hand.....	78,588 43		
Due from banks and bankers.....	22,357 78		
Interest accrued.....	6,460 00		
Total resources.....	\$3,507,588 48	Total liabilities.....	\$3,507,588 48

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$500,000; the total amount actually paid in coin by stockholders for capital stock is \$500,000. The total number of shares of stock issued is 5,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

Horace Davis.....	300 shares.	W. A. Bray.....	25 shares.
Isaac Hyde.....	300 shares.	J. H. Goodman.....	275 shares.
W. A. Aldrich.....	500 shares.	A. A. Smith.....	50 shares.
L. C. Bigelow.....	200 shares.	A. N. Drown.....	30 shares.
B. O. Devoe.....	200 shares.		
Total number of shares held by the Directors is.....		1,880 shares.	

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco.....	\$800,536 58	\$800,536 58
Contra Costa.....	255,800 00	255,800 00
Alameda.....	142,569 40	142,569 40
Santa Barbara.....	30,200 00	30,200 00
San Mateo.....	44,800 00	44,800 00
Tulare.....	13,061 72	13,061 72
Marin.....	22,000 00	22,000 00
San Joaquin.....	12,500 00	12,500 00
Solano.....	1,490 00	1,490 00
Santa Clara.....	5,000 00	5,000 00
Napa.....	250 00	250 00
Totals.....	\$1,328,207 70	\$1,328,207 70

SAVINGS AND LOAN SOCIETY—Continued.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco	\$529,899 60	\$1,678,400 00
Alameda	90,793 61	
San Mateo	32,600 03	
Tulare	5,331 73	
Napa	8,000 00	
San Diego	30,000 00	
Solano	2,946 25	
Los Angeles	12,308 41	
Contra Costa	8,346 00	
Fresno	1,000 00	
Merced	25,230 71	\$1,678,400 00
Santa Barbara	6,282 17	
Santa Clara	2,545 18	
Totals	\$755,283 69	

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Bonds of cities and counties of California	\$149,500 00	\$124,591 90	\$130,270 00
First mortgage bonds Spring Valley Waterworks and other solvent corporations	327,000 00	345,646 85	342,810 00
Spring Valley Waterworks stock, Oakland Bank of Savings, and Geary Street Railroad stock	46,200 00	43,232 13	43,232 13
Totals	\$522,700 00	\$513,470 88	\$516,312 13

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Los Angeles County, Vallejo City, and Redwood City bonds	\$66,000 00	\$55,100 00	\$69,000 00
First mortgage railroad bonds and stocks	287,000 00	223,720 00	253,550 00
Bank stocks	182,100 00	175,250 00	239,500 00
Gas and water stocks	294,500 00	144,000 00	164,000 00
Obligations of the Pacific Rolling Mills, and other solvent industrial corporations	147,500 00	140,000 00	140,000 00
Stocks of various solvent corporations	62,800 00	19,650 00	34,660 00
Totals	\$1,039,900 00	\$757,720 00	\$900,710 00

SECURITY SAVINGS BANK—SAN FRANCISCO.

[Incorporated March 2, 1871.]

(Office hours: 9:30 A. M. to 3 P. M.)

JEROME LINCOLN, President.

S. L. ABBOT, JR., Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$154,876 50	Capital paid in coin	\$150,000 00
Miscellaneous bonds and stocks	75,666 67	Due depositors	1,476,847 00
Loans on real estate	748,550 00	Other liabilities	118,668 56
Loans on stocks, bonds, and warrants	705,350 00		
Money on hand	15,055 95		
Due from banks and bankers	21,486 35		
Furniture and fixtures	150 00		
Interest accrued	6,853 50		
Other assets	17,526 59		
Total resources	\$1,745,515 56	Total liabilities	\$1,745,515 56

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$150,000. The total number of shares of stock issued is 1,200; the amount paid up on each share of stock is \$125.

The names of the Directors, and number of shares of stock held by each, are as follows:

D. O. Mills	30 shares.	Adam Grant	20 shares.
W. F. Babcock	20 shares.	Bartlett Doe	20 shares.
William Alvord	10 shares.	Jerome Lincoln	66 shares.
C. Paige	40 shares.	W. S. Jones	18 shares.
S. L. Jones	65 shares.		
Total number of shares held by the Directors is		289 shares.	

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Alameda	\$50,000 00	\$50,000 00
Napa	25,000 00	25,000 00
San Francisco	47,376 50	47,376 50
Santa Cruz	17,500 00	17,500 00
Santa Clara	15,000 00	15,000 00
Totals	\$154,876 50	\$154,876 50

SECURITY SAVINGS BANK—Continued.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda	\$118,540 00	\$1,459,000 00
Colusa	6,000 00	
Contra Costa	3,000 00	
Fresno	5,000 00	
Marin	97,750 00	
Merced	7,000 00	
Monterey	8,000 00	
Napa	39,000 00	
San Francisco	369,560 00	
San Luis Obispo	6,400 00	
San Mateo	3,000 00	
Santa Clara	45,000 00	
Solano	25,000 00	
Sonoma	15,300 00	
Totals	\$748,550 00	\$1,459,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
City and county bonds	\$56,000 00	\$57,662 50	\$58,575 00
Railroad bonds	13,000 00	13,000 00	13,000 00
Spring Valley Waterworks stock	5,000 00	5,004 17	4,350 00
Totals	\$74,000 00	\$75,666 67	\$75,925 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
City and county bonds	\$10,500 00	\$8,900 00	\$11,475 00
United States bonds	25,800 00	17,800 00	30,960 00
Railroad stocks and bonds	340,100 00	269,800 00	336,335 00
Spring Valley Waterworks stocks and bonds	161,500 00	111,100 00	145,410 00
Bank stock	273,400 00	253,400 00	343,390 00
San Francisco gas stock	118,000 00	35,850 00	68,725 00
Insurance stock	16,500 00	8,500 00	17,825 00
Totals	\$945,800 00	\$705,350 00	\$954,120 00

STOCKTON SAVINGS AND LOAN SOCIETY—STOCKTON.

[Incorporated August 12, 1867.]

(Office hours: 9 A. M. to 3 P. M.)

L. U. SHIPPEE, President.

FRED. M. WEST, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$4,861 28	Capital paid in coin	\$500,000 00
Loans on real estate	1,187,927 20	Reserve fund and profit and loss	152,634 55
Loans on stocks, bonds, and warrants	69,309 00	Due depositors	1,303,471 34
Loans on other securities (grain, etc.)	40,597 00	Other liabilities	132,725 38
Loans on personal security (including overdrafts)	496,700 24		
Money on hand	128,950 06		
Due from banks and bankers	51,901 11		
Interest accrued	107,725 38		
Other assets	860 00		
Total resources	\$2,088,831 27	Total liabilities	\$2,088,831 27

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$500,000; the total amount actually paid in coin by stockholders for capital stock is \$500,000. The total number of shares of stock issued is 5,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

L. U. Shippee	254 shares.	Wm. Inglis	165 shares.
F. Arnold	20 shares.	R. B. Lane	25 shares.
J. S. Bostwick	125 shares.	J. H. O'Brien	20 shares.
H. T. Dorrance	20 shares.	O. Perrin	42 shares.
R. Greekow	212 shares.	A. W. Simpson	50 shares.
C. Haas	30 shares.	M. L. Hewitt	30 shares.
C. Grupe	70 shares.		
Total number of shares held by the Directors is			1,063 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Joaquin	\$2,801 25	\$3,600 00
Fresno	278 13	320 00
Merced	1,781 90	2,000 00
Totals	\$4,861 28	\$5,920 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Joaquin	\$852,221 86	\$1,700,000 00
Sacramento	2,994 25	5,000 00
Stanislaus	139,158 05	279,000 00
Merced	55,994 50	111,000 00
Fresno	4,740 50	10,000 00
Calaveras	1,500 00	3,000 00
Butte	131,318 04	263,000 00
Totals	\$1,187,927 20	\$2,371,000 00

STOCKTON SAVINGS AND LOAN SOCIETY—Continued.

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
20 shares Stockton Harvester and Agricultural Works	\$1,000 00	\$900 00	\$1,000 00
750 shares Stockton Warehouse Company	37,500 00	19,500 00	37,500 00
52 shares First National Bank of Stockton	5,200 00	3,000 00	7,200 00
683 shares Stockton Savings and Loan Society	68,300 00	45,909 00	109,280 00
Totals	\$112,000 00	\$69,309 00	\$154,980 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts for grain	\$34,960 20	\$40,000 00
Pass-books (term deposits)	5,636 80	7,000 00
Totals	\$40,597 00	\$47,000 00

STOCKTON SAVINGS BANK.

[Incorporated July 5, 1882.]

(Office hours: 9 A. M. to 3 P. M.)

H. S. SARGENT, President.

SIDNEY NEWELL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate	\$242,733 96	Capital paid in coin	\$300,000 00
Loans on stocks, bonds, and warrants	4,486 61	Profit and loss, and contingent fund	56,568 64
Loans on personal security (including overdrafts)	286,121 91	Due depositors	651,214 77
Money on hand	388,610 53		
Due from banks and bankers	68,291 38		
Furniture and fixtures	3,545 58		
Interest accrued	13,844 63		
Other assets	148 81		
Total resources	\$1,007,783 41	Total liabilities	\$1,007,783 41

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$500,000; the total amount actually paid in coin by stockholders for capital stock is \$300,000. The total number of shares of stock issued is 5,000; the amount paid up on each share of stock is \$60.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. S. Sargent	55 shares.	L. Gerlach	5 shares.
T. W. Newell	100 shares.	T. P. Williamson	55 shares.
W. C. Daggett	100 shares.	C. Hurd	60 shares.
J. D. Peters	100 shares.	A. Rhodes	55 shares.
Asa Clark	100 shares.	Sidney Newell	100 shares.
E. R. Hedges	100 shares.		
Total number of shares held by the Directors is	830 shares.		

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Joaquin	\$181,133 96	\$443,200 00
Stanislaus	41,800 00	85,400 00
Merced	15,000 00	105,000 00
Butte	4,800 00	6,000 00
Totals	\$242,733 96	\$639,600 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
145 shares Stockton Savings Bank	\$14,500 00	\$4,326 08	\$8,700 00
15 shares Stockton Building and Loan Association	300 00	160 53	225 00
Totals	\$14,800 00	\$4,486 61	\$8,925 00

UNION SAVINGS BANK—OAKLAND.

[Incorporated May 26, 1869.]

(Office hours: 9 A. M. to 3 P. M.)

J. WEST MARTIN, President.

H. A. PALMER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$60,000 00	Capital paid in coin	\$200,000 00
Real estate taken for debt	72,683 24	Reserve fund	100,000 00
United States bonds	41,788 75	Due depositors	1,703,336 38
Miscellaneous bonds and stocks	50,945 00	Other liabilities	10,389 10
Loans on real estate	1,594,017 06		
Loans on stocks, bonds, and warrants	26,300 00		
Loans on personal security	17,925 00		
Money on hand	25,040 08		
Checks and other cash items	3,389 00		
Due from banks and bankers	119,587 71		
Interest accrued	1,388 18		
Other assets	661 46		
Total resources	\$2,013,725 48	Total liabilities	\$2,013,725 48

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$200,000. The total number of shares of stock issued is 2,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. West Martin	53 shares.	H. A. Palmer	16 shares.
R. W. Kirkham	67 shares.	R. S. Farrelly	73 shares.
A. C. Henry	147 shares.	S. Huff	83 shares.
Hiram Tubbs	26 shares.	G. J. Ainsworth	10 shares.
J. C. Ainsworth	75 shares.	Samuel Woods	53 shares.
D. H. Ward	13 shares.		

Total number of shares held by the Directors is 616 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Alameda	\$72,683 24	\$72,683 24

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda	\$1,409,116 72	\$2,816,845 26
Contra Costa	124,250 34	248,500 68
Stanislaus	30,000 00	60,000 00
Solano	15,150 00	30,300 00
Ventura	13,500 00	27,000 00
Yolo	2,000 00	4,000 00
Totals	\$1,594,017 06	\$3,186,645 94

UNION SAVINGS BANK—Continued.

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Fresno County bonds	\$10,500 00	\$10,500 00	\$11,550 00
Contra Costa County bonds	18,000 00	19,020 00	19,020 00
Oregon Railroad, Water and Navigation Co.'s bonds	20,000 00	21,425 00	21,500 00
Totals	\$48,500 00	\$50,945 00	\$52,070 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
40 shares Fireman's Fund Insurance Company stock	\$4,000 00	\$800 00	\$5,160 00
300 shares Spring Valley Water Company	30,000 00	20,000 00	26,250 00
Nevada County Narrow Gauge Railroad Co.'s first mortgage bonds	9,000 00	5,500 00	9,900 00
Totals	\$43,000 00	\$26,300 00	\$41,310 00

VALLEJO SAVINGS AND COMMERCIAL BANK.

[Incorporated May 3, 1870.]

(Office hours: 9 A. M. to 4 P. M.)

E. J. WILSON, President.

JOS. R. ENGLISH, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$16,630 00	Capital paid in coin	\$67,238 63
Miscellaneous bonds and stocks	500 00	Profit and loss and contingent fund	4,200 94
Loans on real estate	111,855 00	Due depositors	117,363 42
Loans on stocks, bonds, and warrants	5,400 00	Other liabilities	5,523 30
Loans on other securities (grain, etc.)	7,203 90		
Money on hand	28,424 65		
Due from banks and bankers	15,802 34		
Furniture and fixtures	3,000 00		
Interest accrued	5,233 90		
Other assets	276 50		
Total resources	\$194,326 29	Total liabilities	\$194,326 29

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$188,000; the total amount actually paid in coin by stockholders for capital stock is \$188,000. The total number of shares of stock issued is 1,880; the amount paid up on each share of stock is \$100.

NOTE.—Difference in amount of capital stock written off, \$120,761 37.

The names of the Directors, and number of shares of stock held by each, are as follows:

E. J. Wilson	277 shares.	S. G. Hilborn	3 shares.
C. Hartson	400 shares.	J. R. English	33 shares.
A. T. Robinson	55 shares.	M. J. Wright	5 shares.
P. W. Dillon	20 shares.		

Total number of shares held by the Directors is 793 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Solano	\$16,630 00	\$16,630 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Napa and Solano	\$110,055 00	\$200,000 00
Fresno	1,800 00	3,500 00
Totals	\$111,855 00	\$203,500 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
One Solano County 5 per cent road bond	\$500 00	\$500 00	\$500 00

VALLEJO SAVINGS AND COMMERCIAL BANK—Continued.

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Two Vallejo City 7 per cent bonds	\$2,000 00	\$2,000 00	\$2,100 00
Treasurer's warrants I. O. G. T. Home (accepted)	900 00	900 00	900 00
100 shares Vallejo Gaslight Company stock	10,000 00	500 00	1,000 00
625 shares Vallejo Gaslight Company stock	62,500 00	2,000 00	6,250 00
Totals	\$75,400 00	\$5,400 00	\$10,250 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Grain in store, merchandise, endowment policy, and pass-book of own bank	\$7,203 90	\$10,625 00

SEMI-ANNUAL REPORTS
OF
COMMERCIAL BANKS OF CALIFORNIA,

FILED JANUARY 1, 1885.

[ALPHABETICALLY ARRANGED.]

REPORTS OF COMMERCIAL BANKS.

BANK OF ANAHEIM.

[Incorporated June 27, 1876.]

(Office hours: 10 A. M. to 3:30 P. M.)

PLEZ JAMES.....President.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$3,500 00	Capital paid in coin.....	\$20,000 00
Real estate taken for debt	9,131 29	Reserve fund and profit and loss.....	5,237 57
Miscellaneous bonds and stocks (gas)	1,000 00	Due depositors	50,543 03
Loans on real estate.....	11,995 00	Due banks and bankers.....	680 22
Loans on personal security (including overdrafts)	31,805 90		
Money on hand	10,584 92		
Due from banks and bankers.....	5,643 71		
Furniture and fixtures	2,050 00		
Other assets.....	750 00		
Total resources.....	\$76,460 82	Total liabilities	\$76,460 82

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$20,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows:

S. H. Mott.....	10 shares.	E. F. Spence.....	10 shares.
W. K. James.....	10 shares.	P. James.....	485 shares.
H. Mabury.....	485 shares.		

Total number of shares held by the Directors is.....1,000 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Los Angeles	\$9,131 29	\$12,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles	\$11,995 00	\$20,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
200 shares Gas Consumers' stock.....	\$1,000 00	\$1,000 00	\$1,000 00

BANK OF BENICIA.

[Incorporated December 1, 1881.]

(Office hours: 10 A. M. to 4 P. M.)

W. F. GOAD, President.

J. E. CROOKS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$13,270 00	Capital paid in coin	\$46,000 00
City warrants	4,227 93	Reserve fund and profit and loss	3,576 33
Loans on real estate	16,749 00	Due depositors	53,592 84
Loans on personal security (including overdrafts)	51,877 57	Other liabilities	5,388 85
Money on hand	7,312 15		
Due from banks and bankers	10,428 44		
Furniture and fixtures	1,524 52		
Expenses and taxes	3,168 41		
Total resources	\$108,558 02	Total liabilities	\$108,558 02

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$105,000; the total amount actually paid in coin by stockholders for capital stock is \$46,000. The total number of shares of stock issued is 460; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

W. F. Goad	110 shares.	John Lynch	50 shares.
W. C. Belcher	120 shares.	J. E. Crooks	100 shares.
N. D. Rideout	50 shares.		
Total number of shares held by the Directors is		430 shares.	

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Solano	\$16,749 00	\$45,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
City of Benicia warrants (discounted)	\$4,227 93	\$4,115 48	\$4,357 93

BANK OF BUTTE COUNTY—CHICO.

[Incorporated January, 1873.]

(Office hours: 9 A. M. to 4 P. M.)

N. D. RIDEOUT, President.

CHAS. FAULKNER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$30,000 00	Capital paid in coin	\$250,000 00
Miscellaneous bonds and stocks	51,830 00	Reserve fund and profit and loss	49,341 54
County warrants	5,754 64	Due depositors	191,157 32
Loans on real estate	151,800 00	Due banks and bankers	299,599 59
Loans on other securities (grain, etc.)	141,027 00		
Loans on personal security (including overdrafts)	370,655 46		
Money on hand	36,775 95		
Furniture and fixtures	2,000 00		
Other assets	255 40		
Total resources	\$790,098 45	Total liabilities	\$790,098 45

DETAILS.

The amount of capital stock is \$250,000; the amount subscribed is \$250,000; the total amount actually paid in coin by stockholders for capital stock is \$250,000. The total number of shares of stock issued is 2,500; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

N. D. Rideout	300 shares.	J. R. Robinson	40 shares.
George C. Perkins	400 shares.	Charles Faulkner	375 shares.
A. H. Chapman	200 shares.		
Total number of shares held by the Directors is		1,315 shares.	

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Butte	\$151,800 00	\$225,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Chico Gas Company, 603 shares	\$30,150 00	\$18,090 00	\$18,090 00
Chico Water Company, 831 shares	41,550 00	33,240 00	33,240 00
Odd Fellows' Hall stock, 25 shares	500 00	500 00	500 00
Butte County warrants	5,954 64	5,754 64	6,000 00
Totals	\$78,154 64	\$57,584 64	57,830 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Grain in warehouse	\$141,027 00	\$200,000 00

CALIFORNIA SAFE DEPOSIT AND TRUST COMPANY—SAN FRANCISCO.

[Incorporated April 24, 1882.]

(Office hours: 9 A. M. to 4 P. M.)

JOHN D. FRY, President.

CHAS. R. THOMPSON, Treasurer.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$800,000 00	Capital paid in coin.....	\$899,805 50
Loans on stocks, bonds, and warrants.....	260,483 60	Profit and loss and contingent fund.....	29,449 96
Loans on other securities (grain, etc.).....	32,250 00	Due depositors.....	193,700 75
Money on hand.....	24,030 08	Other liabilities.....	205 00
Due from banks and bankers.....	5,481 19	Dividends unpaid.....	559 42
Interest accrued.....	1,475 76		
Total resources.....	\$1,123,720 63	Total liabilities.....	\$1,123,720 63

DETAILS.

The amount of capital stock is \$2,000,000; the amount subscribed is \$2,000,000; the total amount actually paid in coin by stockholders for capital stock is \$899,805 50. The total number of shares of stock issued is 20,000; the amount paid up on each share of stock is \$45 on 19,961 $\frac{1}{10}$, and \$40 on 38 $\frac{1}{10}$ shares.

The names of the Directors, and number of shares of stock held by each, are as follows:

John D. Fry.....	450 shares.	W. L. Elliott.....	110 shares.
Henry Wadsworth.....	100 shares.	Frank H. Woods.....	300 shares.
Chas. F. MacDermot.....	1,600 shares.	Charles Main.....	242 shares.
Samuel Davis.....	100 shares.	Peter Dean.....	100 shares.
James H. Goodman.....	1,422 shares.	I. G. Wickersham.....	740 shares.
Geo. L. Bradley.....	150 shares.		
Total number of shares held by the Directors is.....	5,314 shares.		

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Miscellaneous stocks and bonds.....	\$468,850 00	\$260,483 60	\$316,480 50

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Merchandise on warehouse receipts.....	\$32,250 00	\$39,070 00

BANK OF CALIFORNIA—SAN FRANCISCO.

[Incorporated June, 1864.]

(Office hours: 10 A. M. to 3 P. M.)

WILLIAM ALVORD, President.

THOMAS BROWN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$250,000 00	Capital paid in coin.....	\$3,000,000 00
Real estate taken for debt.....	421,055 52	Reserve fund and profit and loss.....	1,826,155 25
United States bonds.....	357 50	Due depositors.....	6,350,807 51
Miscellaneous bonds and stocks.....	1,042,186 75	Due banks and bankers.....	321,059 37
Loans on real estate.....	518,119 17	Other liabilities.....	5,875 00
Loans on stocks, bonds, and warrants.....	840,215 07		
Loans on other securities (grain, etc.).....	876,455 03		
Loans on personal security (including overdrafts).....	4,241,164 22		
Money on hand.....	1,292,400 45		
Checks and other cash items.....	303,968 96		
Due from banks and bankers.....	1,582,921 36		
Other assets.....	135,053 10		
Total resources.....	\$11,503,897 13	Total liabilities.....	\$11,503,897 13

DETAILS.

The amount of capital stock is \$3,000,000; the amount subscribed is \$3,000,000; the total amount actually paid in coin by stockholders for capital stock is \$3,000,000. The total number of shares of stock issued is 30,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

William Sharon.....	1,990 shares.	James Freeborn.....	250 shares.
William Alvord.....	152 shares.	M. Lewis.....	600 shares.
Charles Mayne.....	205 shares.	E. W. Newhall.....	150 shares.
Jerome Lincoln.....	100 shares.	F. W. Sharon.....	180 shares.
Adam Grant.....	240 shares.	A. K. P. Harmon.....	100 shares.
J. C. Wilmerding.....	210 shares.		
Total number of shares held by the Directors is.....	4,177 shares.		

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco.....	\$251,897 32	\$961,877 00
San Mateo.....	41,897 29	
Alameda.....	15,899 40	
Marin.....	128 10	
Fresno.....	77,641 69	
Mono.....	10,000 00	
Amador.....	9,759 92	
State of Illinois.....	13,831 80	
Totals.....	\$421,055 52	\$961,887 00

BANK OF CALIFORNIA—Continued.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco	\$61,851 10	\$1,250,000 00
Alameda	11,173 09	
Kern	15,126 75	
San Luis Obispo	5,500 00	
Mendocino	6,500 00	
Merced	99,121 66	
Fresno	215,790 60	
Sonoma	3,055 97	
Colusa	100,000 00	\$1,250,000 00
Totals	\$518,119 17	

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.	Market Value.
English consols	\$600,000 00	\$1,050,000 00
Spring Valley Water Company's bonds	423,507 50	
San Joaquin and Kings River Canal and Irrigation Company stock	16,294 25	
Black Bear Quartz Mining Company stock	1,100 00	
San Jacinto Tin Company stock	1,000 00	
Land investment	285 00	
Totals	\$1,042,186 75	\$1,050,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Oregon Railroad and Navigation Company's bonds	\$116,298 43	\$1,000,000 00
Hawaiian Agricultural and Calaveras County bonds	4,050 00	
United States bonds	3,000 00	
Eel River and Eureka Railroad bonds, and Sutter Street Railroad stock	35,000 00	
Merchants Exchange and San Francisco Savings Union stock	65,000 00	
Carson and Colorado Railroad Company stock	140,000 00	
Stock of incorporated mining companies	8,000 00	
Stock of other than mining companies	468,866 64	
Totals	\$840,215 07	\$1,000,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Grain, merchandise, and warehouse receipts	\$512,379 83	\$1,100,000 00
Assignment of contracts, mortgages, collateral notes, etc.	364,075 20	
Totals	\$876,455 03	\$1,100,000 00

CALIFORNIA STATE BANK—SACRAMENTO.

[Incorporated April 10, 1882.]

(Office hours: 10 A. M. to 3 P. M.)

N. D. RIDEOUT, President.

A. ABBOTT, Cashier.

Resources.	Amount.	Liabilities.	Amount.
State warrants	\$7,829 13	Capital paid in coin	\$150,000 00
Loans on real estate	139,877 00	Reserve fund	50,000 00
Loans on stocks, bonds, and warrants	32,000 00	Due depositors	523,658 67
Loans on other securities (grain, etc.)	82,100 00	Due banks and bankers	179,315 78
Loans on personal security (including overdrafts)	458,510 38	Other liabilities	205 02
Money on hand	113,120 08		
Due from banks and bankers	67,166 58		
Furniture and fixtures	2,411 00		
Other assets	165 30		
Total resources	\$903,179 47	Total liabilities	\$903,179 47

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$500,000; the total amount actually paid in coin by stockholders for capital stock is \$150,000. The total number of shares of stock issued is 5,000; the amount paid up on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows:

A. Abbott	100 shares.	Geo. C. Perkins	200 shares.
Jos. Steffens	100 shares.	J. R. Watson	200 shares.
Fred. Cox	200 shares.	N. D. Rideout	2,950 shares.
C. W. Clarke	200 shares.		

Total number of shares held by the Directors is

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sacramento	\$35,271 00	\$80,000 00
Solano	17,000 00	100,000 00
Amador	8,000 00	13,000 00
Butte	46,700 00	140,000 00
Yolo	20,294 00	38,000 00
Lassen	10,000 00	20,000 00
Placer	1,600 00	2,300 00
Nevada	1,012 00	1,600 00
Totals	\$139,877 00	\$394,900 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.
State warrants	\$7,829 13	\$7,829 13

CALIFORNIA STATE BANK—Continued.

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Bank stocks.....	\$41,000 00	\$32,000 00	\$41,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.
Overdrafts secured by wool and wheat.....	\$9,247 21
Overdrafts secured by wheat, etc.....	72,000 00
Total.....	\$81,247 21

BANK OF CHICO.

[Incorporated December 26, 1872.]

(Office hours: 9 A. M. to 4 P. M.)

W. D. HEATH, President.

A. H. CREW, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$13,000 00	Capital paid in coin.....	\$100,000 00
Real estate taken for debt.....	2,058 82	Reserve fund and profit and loss.....	60,278 87
Miscellaneous bonds and stocks.....	27,593 75	Due depositors.....	111,866 12
Loans on real estate.....	101,889 23	Due banks and bankers.....	61,914 01
Loans on stocks, bonds, and warrants.....	5,498 01	Other liabilities.....	4,345 50
Loans on other securities (grain, etc.).....	17,074 33		
Loans on personal security (including overdrafts).....	122,477 59		
Money on hand.....	37,003 12		
Due from banks and bankers.....	7,446 25		
Furniture and fixtures.....	2,500 00		
Other assets.....	1,863 40		
Total resources.....	\$338,404 50	Total liabilities.....	\$338,404 50

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 5,000; the amount paid up on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows:

A. H. Crew.....	875 shares.	W. D. Heath.....	1,755 shares.
Orrin Howell.....	845 shares.		
Total number of shares held by the Directors is.....		3,475 shares.	

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Butte.....	\$350 00	\$400 00
Tehama.....	1,558 82	1,600 00
Alameda.....	150 00	200 00
Totals.....	\$2,058 82	\$2,200 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Butte.....	\$74,641 23	\$192,085 00
Colusa.....	10,595 00	21,157 00
Tehama.....	1,653 00	3,680 00
San Francisco.....	15,000 00	18,000 00
Totals.....	\$101,889 23	\$234,922 00

BANK OF CHICO—Continued.

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Tulare bonds	\$25,000 00	\$26,418 75	\$27,500 00
Odd Fellows' building (Chico).....	1,200 00	1,175 00	1,200 00
Totals	\$26,200 00	\$27,593 75	\$28,700 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Chico Water Company stock	\$1,600 00	\$1,250 00	\$1,600 00
Butte County warrants	2,087 01	1,848 01	2,087 01
Tulare County coupons	2,500 00	2,400 00	2,500 00
Totals	\$6,187 01	\$5,498 01	\$6,187 01

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts (wheat, barley, etc.)	\$17,074 33	\$21,454 59

CITIZENS' BANK—NEVADA CITY.

[Incorporated September 19, 1876.]

(Office hours: 10 A. M. to 4 P. M.)

E. M. PRESTON, President.

JOHN T. MORGAN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$5,000 00	Capital paid in coin	\$30,000 00
Real estate taken for debt	2,900 00	Reserve fund and profit and loss	15,235 18
United States bonds	2,440 00	Due depositors	107,676 93
Miscellaneous bonds and stocks	25,200 00	Due banks and bankers	5,568 05
County warrants	3,800 74	Other liabilities	392 18
Loans on real estate	38,410 80		
Loans on stocks, bonds, and warrants	1,287 68		
Loans on other securities (grain, etc.)	5,859 92		
Loans on personal security (including overdrafts)	40,173 15		
Money on hand	17,657 76		
Due from banks and bankers	9,791 44		
Furniture and fixtures	2,500 00		
Other assets	3,840 85		
Total assets	\$158,862 34	Total liabilities	\$158,862 34

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$30,000. The total number of shares of stock issued is 2,000; the amount paid up on each share of stock is \$15.

The names of the Directors, and number of shares of stock held by each, are as follows:

John T. Morgan	903 ³ / ₁₀ shares.	Niles Searls	3 ²⁷ / ₁₀ shares.
E. M. Preston	549 ³ / ₁₀ shares.	R. M. Hunt	1 ³ / ₁₀ shares.
L. Houseman	21 ¹ / ₁₀ shares.	George M. Hughes	1 ³ / ₁₀ shares.
George A. Cooper	4 ²³ / ₁₀ shares.		
Total number of shares held by the Directors is		1,484 ⁵¹ / ₁₀ shares.	

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Nevada	\$2,900 00	\$2,900 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Nevada	\$36,407 80	\$60,000 00
Fresno	2,003 00	4,000 00
Totals	\$38,410 80	\$64,000 00

CITIZENS' BANK—Continued.

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Nevada County 7 per cent bonds.....	\$25,200 00	\$25,200 00	\$25,500 00
United States 4 per cent coupon bonds.....	2,020 00	2,440 00	2,440 00
Nevada County warrants.....	3,800 74	3,800 74	3,800 74
Totals.....	\$31,020 74	\$31,440 74	\$31,740 74

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
100 shares People's ice stock.....	\$10,000 00	\$732 68	\$1,500 00
United States 4 per cent bonds.....	800 00	400 00	960 00
County warrants.....	155 00	155 00	155 00
Totals.....	\$10,955 00	\$1,287 68	\$2,615 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Gold bullion.....	\$1,960 99	\$3,000 00
Gold-bearing sulphurets.....	3,268 93	4,000 00
Paid up life insurance policy.....	600 00	1,200 00
Surveyors' transit.....	30 00	30 00
Totals.....	\$5,859 92	\$8,230 00

CLOVERDALE BANKING AND COMMERCIAL COMPANY—
CLOVERDALE.

[Incorporated February 25, 1884.]

(Office hours, 10 A. M. to 3 P. M.)

I. E. SHAW, President.

G. W. FROST, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$8,500 00	Capital paid in coin.....	\$50,000 00
Loans on real estate.....	11,458 94	Profit and loss and contingent fund.....	3,535 03
Loans on stocks, bonds, and warrants.....	1,000 00	Due depositors.....	40,981 29
Loans on other securities (grain, etc.).....	1,797 49	Due banks and bankers.....	586 13
Loans on personal security (including overdrafts).....	56,095 81		
Money on hand.....	8,994 50		
Checks and other cash items.....	40 20		
Due from banks and bankers.....	1,767 77		
Furniture and fixtures.....	1,309 35		
Interest accrued.....	2,601 30		
Expenses and taxes.....	1,537 09		
Total resources.....	\$95,102 45	Total liabilities.....	\$95,102 45

DETAILS.

The amount of capital stock is \$50,000; the amount subscribed is \$50,000; the total amount actually paid in coin by stockholders for capital stock is \$50,000. The total number of shares of stock issued is 500; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. E. Chalfant.....	100 shares.	G. W. Frost.....	100 shares.
H. D. Starr.....	10 shares.	I. E. Shaw.....	100 shares.
G. W. Prescott.....	100 shares.		
Total number of shares held by the Directors is.....		410 shares.	

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Mendocino.....	\$4,000 00	\$14,000 00
Sonoma.....	7,458 94	18,500 00
Totals.....	\$11,458 94	\$32,500 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Bank stock.....	\$9,000 00	\$1,000 00	\$9,500 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Wool.....	\$600 00	\$800 00
Hops.....	1,197 49	2,000 00
Totals.....	\$1,797 49	\$2,800 00

COLUSA COUNTY BANK—COLUSA.

[Incorporated September 15, 1870.]

(Office hours: 10 A. M. to 4 P. M.)

GEO. HAGAR, President.

W. P. HARRINGTON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$21,000 00	Capital paid in coin	\$500,000 00
Real estate taken for debt	16,439 49	Due depositors	592,001 37
County warrants	7,887 15	Due banks and bankers	317 55
Loans on real estate	457,908 36	Other liabilities	1,367 65
Loans on other securities (grain, etc.)	244,080 58	Profit and loss and contin- gent fund	110,721 25
Loans on personal security (including overdrafts)	246,770 10		
Money on hand	76,293 75		
Checks and other cash items	3,383 12		
Due from banks and bankers	98,214 40		
Furniture and fixtures	2,688 95		
Interest accrued	29,741 92		
Total resources	\$1,204,407 82	Total liabilities	\$1,204,407 82

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$500,000; the total amount actually paid in coin by stockholders for capital stock is \$500,000. The total number of shares of stock issued is 5,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

W. F. Goad.....	253 shares.	W. P. Harrington.....	380 shares.
George Hagar.....	653 shares.	Edgar Mills.....	743 shares.
John Boggs.....	63 shares.		
Total number of shares held by the Directors is.....			2,092 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Colusa	\$15,353 09	\$22,360 00
Tehama	1,086 40	960 00
Totals	\$16,439 49	\$23,320 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Colusa	\$457,908 36	\$700,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Grain, merchandise, etc.	\$244,080 58	\$318,543 00

COMMERCIAL BANK OF SANTA ANA.

[Incorporated April 22, 1882.]

(Office hours: 9 A. M. to 3 P. M.)

DANIEL HALLADAY, President.

W. S. BARTLETT, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$15,000 00	Capital paid in coin	\$50,000 00
United States bonds	8,347 50	Reserve fund and profit and loss	8,064 78
Miscellaneous bonds and stocks	3,125 00	Due depositors	100,185 17
County warrants	1,208 65		
Loans on real estate	40,700 00		
Loans on personal security (including overdrafts)	60,254 30		
Money on hand	15,549 85		
Checks and other cash items	2,951 39		
Due from banks and bankers	7,763 94		
Furniture and fixtures	2,280 92		
Other assets	1,068 40		
Total resources	\$158,249 95	Total liabilities	\$158,249 95

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$50,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows:

Daniel Halladay	150 shares.	Hiram Mabury	200 shares.
Noah Palmer	150 shares.	E. F. Spence	200 shares.
Nelson Vanderlip	150 shares.	W. S. Bartlett	50 shares.
J. W. Gardner	50 shares.		
Total number of shares held by the Directors is			950 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles	\$40,700 00	\$100,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States 4 per cent bonds	\$7,000 00	\$8,347 50	\$8,347 50
Los Angeles County school bonds	3,000 00	3,125 00	3,125 00
Los Angeles County school and road warrants	1,208 65	1,208 65	1,208 65
Totals	\$11,208 65	\$12,681 15	\$12,681 15

COMMERCIAL AND SAVINGS BANK OF SAN JOSE.

[Incorporated May 8, 1874.]

(Office hours: 10 A. M. to 3 P. M.)

C. T. RYLAND, President.

THOS. F. MORRISON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt.....	\$75,759 32	Capital paid in coin.....	\$300,000 00
United States bonds.....	39,375 00	Reserve fund and profit and loss.....	167,553 07
Miscellaneous bonds and stocks.....	11,535 25	Due depositors.....	528,022 93
County warrants.....	54,232 47	Due banks and bankers.....	7,344 62
Loans on real estate.....	391,537 61		
Loans on stocks, bonds, and warrants.....	28,900 00		
Loans on other securities (grain, etc.).....	30,617 41		
Loans on personal security (including overdrafts).....	238,901 89		
Money on hand.....	70,609 43		
Due from banks and bankers.....	49,040 20		
Furniture and fixtures.....	2,000 00		
Interest accrued.....	10,412 04		
Total resources.....	\$1,002,920 62	Total liabilities.....	\$1,002,920 62

DETAILS.

The amount of capital stock is \$1,000,000; the amount subscribed is \$1,000,000; the total amount actually paid in coin by stockholders for capital stock is \$300,000. The total number of shares of stock issued is 10,000; the amount paid up on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows:

C. T. Ryland.....	1,105 shares.	E. Williams.....	500 shares.
B. D. Murphy.....	242 shares.	J. Rich.....	445 shares.
G. W. Rutherford.....	400 shares.	M. Malarin.....	50 shares.
H. B. Alvord.....	100 shares.	J. Malarin.....	25 shares.
L. Lion.....	319 shares.		
Total number of shares held by the Directors is.....		3,186 shares.	

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Santa Clara.....	\$27,371 82	\$34,871 82
Fresno.....	28,387 50	37,000 00
San Benito.....	20,000 00	20,000 00
Totals.....	\$75,759 32	\$91,871 82

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Clara.....	\$319,224 87	\$400,000 00
Monterey.....	44,500 00	65,000 00
Santa Cruz.....	8,200 00	12,000 00
Merced.....	1,800 00	3,600 00
San Luis Obispo.....	3,000 00	5,000 00
State of Nevada.....	14,812 74	20,000 00
Totals.....	\$391,537 61	\$505,600 00

COMMERCIAL AND SAVINGS BANK OF SAN JOSÉ—Continued.

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States four per cent registered bonds.....	\$25,000 00	\$29,375 00	\$30,000 00
Gilroy City bonds.....	7,000 00	7,000 00	7,000 00
Los Angeles City bonds.....	3,000 00	3,000 00	3,150 00
Santa Clara County warrants.....	54,232 47	54,232 47	54,232 47
Eureka Warehouse stock.....		2,060 25	4,000 00
San Luis Water Company.....	15,000 00	9,475 00	12,000 00
Totals.....	\$104,232 47	\$105,142 72	\$110,382 47

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Los Gatos Manufacturing Company.....	\$5,000 00	\$2,000 00	\$3,500 00
San José Gas Company.....	15,000 00	1,100 00	6,750 00
San José Woolen Mills.....	5,000 00	1,500 00	4,000 00
San Mateo County warrants.....	3,000 00	2,600 00	3,000 00
United States four per cent bond.....	100 00	100 00	120 00
San José Water Company.....	10,000 00	2,400 00	9,000 00
First National Bank, San José.....	18,800 00	14,500 00	22,560 00
Salinas City and commercial and savings banks, etc.....	17,000 00	4,700 00	14,500 00
Totals.....	\$73,900 00	\$28,900 00	\$63,430 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Grain in warehouse.....	\$30,617 41	\$37,757 61

BANK OF DIXON.

[Incorporated October 30, 1873.]

(Office hours: 9 A. M. to 4 P. M.)

J. M. DUDLEY, President.

J. H. RICE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$7,000 00	Capital paid in coin	\$223,100 00
Real estate taken for debt	21,418 03	Reserve fund	31,000 00
County warrants	39 91	Due depositors	67,991 22
Loans on real estate	198,988 34	Due banks and bankers	76,169 20
Loans on personal security (including overdrafts)	164,157 27	Other liabilities	11,155 00
Money on hand	10,779 45		
Furniture and fixtures	1,000 00		
Interest accrued	6,032 42		
Total resources	\$409,415 42	Total liabilities	\$409,415 42

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$223,100; the total amount actually paid in coin by stockholders for capital stock is \$223,100. The total number of shares of stock issued is 2,231; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. M. Dudley	50 shares.	Henry Peterson	100 shares.
J. S. Mayes	100 shares.	James Bithell	230 shares.
J. S. Garnett	100 shares.	S. G. Little	110 shares.
J. C. Merryfield	100 shares.		
Total number of shares held by the Directors is	790 shares.		

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Colusa	\$21,418 03	\$25,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Solano	\$97,908 34	\$250,000 00
Colusa	101,080 00	150,000 00
Totals	\$198,988 34	\$400,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
County school warrants	\$39 91	\$39 91	\$39 91

FARMERS' BANK OF WHEATLAND.

[Incorporated October 22, 1874.]

(Office hours. 8 A. M. to 4 P. M.)

T. S. EWING, President.

WM. LUMBARD, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$6,463 30	Capital paid in coin	\$38,375 00
Loans on real estate	5,600 00	Contingent fund and profit and loss	7,838 98
Loans on stocks, bonds, and warrants	200 00	Due depositors	62,910 58
Loans on other securities (grain, etc.)	7,800 00	Due banks and bankers	38,823 38
Loans on personal security (including overdrafts)	117,368 11		
Money on hand	7,885 90		
Furniture and fixtures	733 70		
Expenses and taxes	1,896 93		
Total resources	\$147,947 94	Total liabilities	\$147,947 94

DETAILS.

The amount of capital stock is \$250,000; the amount subscribed is \$153,506; the total amount actually paid in coin by stockholders for capital stock is \$38,375. The total number of shares of stock issued is \$1,535; the amount paid up on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows:

T. S. Ewing	320 shares.	H. Roddan	80 shares.
Daniel Fraser	25 shares.	J. M. C. Jasper	40 shares.
S. D. Wood	60 shares.		
Total number of shares held by the Directors is	525 shares.		

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Yuba	\$900 00	\$1,500 00
Placer	700 00	3,000 00
Sutter	4,000 00	20,000 00
Totals	\$5,600 00	\$24,500 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Wheatland Mill Company	\$300 00	\$200 00	\$300 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts (barley and wheat)	\$7,800 00	\$10,700 00

FARMERS' EXCHANGE BANK—SAN BERNARDINO.

[Incorporated May 16, 1881.]

H. L. DREW, President.

(Office hours: 10 A. M. to 4 P. M.)

E. H. MORSE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$4,167 57	Capital paid in coin	\$50,000 00
County warrants	7,152 78	Reserve fund and profit and loss	20,916 63
Loans on real estate	43,435 28	Due depositors	172,631 15
Loans on stocks, bonds, and warrants	2,000 00		
Loans on personal security (including overdrafts)	114,149 37		
Money on hand	24,596 66		
Due from banks and bankers	41,631 51		
Furniture and fixtures	1,520 79		
Interest accrued	4,410 24		
Other assets	483 58		
Total resources	\$243,547 78	Total liabilities	\$243,547 78

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$50,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows:

Richard Gird	137 shares.	C. Kurtz	34½ shares.
H. L. Drew	146 shares.	J. H. Stewart	34½ shares.
B. Waters	25 shares.	M. Byrne	30 shares.
John Anderson	34½ shares.		
Total number of shares held by the Directors is	440½ shares.		

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Diego	\$6,500 00	\$20,000 00
San Bernardino	37,435 28	80,000 00
Totals	\$43,935 28	\$100,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
San Bernardino County warrants	\$7,152 78	\$7,152 78	\$7,152 78

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Bear Valley Land and Water Co., 80 shares	\$8,000 00	\$2,000 00	\$4,000 00

FARMERS' SAVINGS BANK—LAKEPORT.

[Incorporated December 14, 1874.]

H. C. BOGGS, President.

(Office hours: 9 A. M. to 4 P. M.)

J. W. MACKALL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$15,000 00	Capital paid in coin	\$65,020 00
County warrants	2,054 10	Contingent fund and profit and loss	22,254 48
Loans on real estate	81,686 16	Due depositors	122,126 57
Loans on other securities (grain, etc.)	1,000 00		
Loans on personal security (including overdrafts)	39,338 03		
Money on hand	54,028 40		
Due from banks and bankers	2,258 27		
Furniture and fixtures	1,887 25		
Interest accrued	12,148 84		
Total resources	\$209,401 05	Total liabilities	\$209,401 05

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$65,020. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$65 02, average.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. C. Boggs	497 shares.	J. F. Burger	1 share.
E. G. Young	213 shares.	D. V. Thompson	5 shares.
H. D. Snow	113 shares.	J. W. Mackall	5 shares.
George Tucker	12 shares.		
Total number of shares held by the Directors is	846 shares.		

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Lake	\$81,686 16	\$165,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Warrants, Lake County	\$2,054 10	\$2,054 10	\$2,054 10

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Chattel mortgage (printing press, etc.)	\$1,000 00	\$2,000 00

FARMERS' AND MERCHANTS' BANK OF LOS ANGELES.

[Incorporated February 12, 1871.]

(Office hours: 10 A. M. to 3 P. M.)

ISAIAS W. HELLMAN, President.

JOHN MILNER, Secretary.

Resources.	Amount.	Liabilities.	Amount.
Former bank premises, and real estate taken for debt	\$38,317 26	Capital paid in coin	\$200,000 00
United States bonds	329,771 99	Reserve fund and profit and loss	392,781 85
Miscellaneous bonds	54,594 18	Due depositors	1,458,004 06
County warrants	22,665 31	Other liabilities	2,145 00
Loans on real estate	234,300 00		
Loans on stocks, bonds, and warrants	95,550 00		
Loans on other securities (grain, etc.)	19,270 00		
Loans on personal security (including overdrafts)	705,951 11		
Money on hand	482,088 88		
Due from banks and bankers	63,949 79		
Furniture and fixtures	6,472 39		
Total resources	\$2,052,930 91	Total liabilities	\$2,052,930 91

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$200,000. The total number of shares of stock issued is 200; the amount paid up on each share of stock is \$1,000. The names of the Directors, and number of shares of stock held by each, are as follows:

Isaias W. Hellman	86 shares.	L. C. Goodwin	9 shares.
O. W. Childs	30 shares.	C. E. Thom	4 shares.
P. Garnier	13 shares.	J. Mascarel	4 shares.
J. B. Lankersheim	11 shares.	J. S. Griffin	4 shares.
C. Ducommun	10 shares.		
Total number of shares held by the Directors is		171 shares.	

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Los Angeles	\$38,317 26	\$45,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles	\$234,300 00	\$400,000 00

FARMERS' AND MERCHANTS' BANK OF LOS ANGELES—Continued.

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States 4 per cent bonds	\$278,150 00	\$322,989 49	\$336,500 00
United States $4\frac{1}{2}$ per cent bonds	6,000 00	6,782 50	7,000 00
Los Angeles County bonds	46,200 00	48,013 08	49,000 00
Santa Clara County bonds	4,000 00	4,061 10	4,100 00
Los Angeles City Water and Southern Pacific R. R. bonds	2,500 00	2,520 00	2,520 00
Los Angeles County and State warrants		22,665 31	22,665 31
Totals	\$336,850 00	\$407,031 48	\$421,785 31

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
200 shares stock San Gabriel Wine Company	\$20,000 00	\$5,000 00	\$20,000 00
100 shares stock Commercial Bank, Santa Ana.	5,000 00	2,500 00	5,000 00
330 shares stock Los Angeles City Water Company	33,000 00	41,000 00	58,000 00
502 $\frac{1}{2}$ shares stock Main Street R. R. (Los Angeles City)	25,100 00		
20 shares stock Los Angeles Paper Company	2,000 00	1,050 00	2,000 00
7 shares stock Pasadena Land and Water Company	3,500 00	4,000 00	7,200 00
279 shares stock San Antonio Irrigating Company	2,700 00		
200 shares stock W. H. Perry Lumber and Milling Company	20,000 00	6,500 00	20,000 00
375 shares stock Kerchoff-Cuzner Lumber and Milling Company	37,500 00	15,000 00	37,500 00
Los Angeles County school bonds	6,000 00	6,000 00	6,000 00
Maricopa County, Arizona T., bonds, 10 per cent.	15,000 00	8,500 00	15,000 00
Atchison City, Kansas, bonds, 4 per cent	12,250 00	6,000 00	10,000 00
Totals	\$182,050 00	\$95,550 00	\$180,700 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.
Warehouse receipts (wheat, barley, etc.)	\$19,270 00

FARMERS' AND MECHANICS' BANK—HEALDSBURG.

[Incorporated September 1, 1877.]

E. H. BARNES, President. (Office hours: 10 A. M. to 3 P. M.) R. H. WARFIELD, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$9,000 00	Capital paid in coin	\$84,460 00
Real estate taken for debt	17,086 13	Profit and loss and contin-	
County warrants	4,123 41	gent fund	14,682 30
Loans on real estate	85,400 00	Due depositors	88,996 61
Loans on personal security		Due banks and bankers	37,359 40
(including overdrafts)	103,733 00		
Money on hand	6,013 45		
Due from banks and bankers	142 32		
Total resources	\$225,498 31	Total liabilities	\$225,498 31

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$136,300; the total amount actually paid in coin by stockholders for capital stock is \$84,460. The total number of shares of stock issued is 1,363; the amount paid up on each share of stock is \$61 95, average.

The names of the Directors, and number of shares of stock held by each, are as follows:

E. H. Barnes	128 shares.	G. T. Miller	25 shares.
A. B. Malley	100 shares.	R. Powell	50 shares.
L. A. Norton	165 shares.	E. Hamilton	100 shares.
R. H. Warfield	62 shares.		

Total number of shares held by the Directors is..... 630 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sonoma	\$17,086 13	\$20,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma	\$85,400 00	\$210,000 00

FRESNO COUNTY BANK—FRESNO.

[Incorporated October 26, 1881.]

J. H. BRALY, President. (Office hours: 9 A. M. to 4 P. M.) L. A. BLASINGAME, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$6,109 04	Capital paid in coin	\$75,000 00
County warrants	9,221 29	Profit and loss and contin-	
Loans on real estate	58,135 00	gent fund	1,099 02
Loans on stocks, bonds, and		Due depositors	126,746 33
warrants	2,646 40	Due banks and bankers	30,116 46
Loans on other securities		Other liabilities	10,765 56
(grain, etc.)	3,600 00		
Loans on personal security			
(including overdrafts)	117,101 58		
Money on hand	33,023 40		
Checks and other cash items	519 38		
Due from banks and bankers	8,146 94		
Furniture and fixtures	1,250 00		
Expenses and taxes	3,974 84		
Total resources	\$243,727 37	Total liabilities	\$243,727 37

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$75,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$75.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. B. Campbell	10 shares.	Hiram Mabury	200 shares.
William Faymonville	10 shares.	A. H. Statham	100 shares.
J. A. Blasingame	135 shares.	J. H. Braly	170 shares.
W. H. Chance	25 shares.		

Total number of shares held by the Directors is..... 650 shares.

* LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Fresno	\$58,135 00	\$138,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.
Fresno County warrants	\$9,221 29	\$9,221 29

FRESNO COUNTY BANK—Continued.

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
4 shares Kings River and Fresno Canal stock.	\$320 00	\$230 00	\$320 00
$\frac{3}{4}$ share Coulterville and Kingsbury Canal stock.	600 00	200 00	600 00
6 shares Fowler Switch Canal stock.	1,500 00	700 00	1,500 00
Fresno County warrants.	1,540 00	1,516 40	1,540 00
Totals.	\$3,960 00	\$2,646 40	\$3,960 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts (wine, beans, and wheat).	\$3,600 00	\$5,390 00

FARMERS' BANK OF FRESNO.

[Incorporated March 8, 1882.]

(Office hours: 9 A. M. to 4 P. M.)

LEWIS LEACH, President.

W. W. PHILLIPS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.	\$7,850 00	Capital paid in coin.	\$60,000 00
County warrants.	2,882 97	Reserve fund.	3,468 04
Loans on real estate.	42,663 54	Due depositors.	108,355 64
Loans on stocks, bonds, and warrants.	1,401 20	Other liabilities.	16,988 90
Loans on other securities (grain, etc.).	3,041 39		
Loans on personal security (including overdrafts).	90,659 91		
Money on hand.	16,331 90		
Checks and other cash items.	5,162 00		
Due from banks and bankers.	11,640 05		
Furniture and fixtures.	1,853 45		
Expenses and taxes.	5,133 17		
Other assets.	193 00		
Total resources.	\$188,812 58	Total liabilities.	\$188,812 58

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$60,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$60.

The names of the Directors, and number of shares of stock held by each, are as follows:

A. Kutner.	245 shares.	W. L. Graves.	110 shares.
S. Goldstein.	225 shares.	Lewis Leach.	30 shares.
W. W. Phillips.	150 shares.		

Total number of shares held by the Directors is. 760 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Fresno	\$42,663 54	\$90,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
$\frac{1}{2}$ share Kingsbury and Centerville Ditch Company stock.	\$500 00	\$250 00	\$500 00
5 shares Fresno County Bank stock.	300 00	250 00	300 00
9 shares Fresno Fair Ground stock.	225 00	200 00	225 00
30 shares Fresno Gaslight Company stock.	600 00	375 00	650 00
10 shares Fresno Gaslight Company stock.	200 00	125 00	230 00
40 shares Fresno Fair Ground stock.	1,000 00	51 20	1,000 00
10 shares Fresno Fair Ground stock.	250 00	150 00	250 00
Totals.	\$3,075 00	\$1,401 20	\$3,155 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Wheat, beans, etc.	\$3,041 39	\$3,600 00

BANK OF GILROY.

[Incorporated June 5, 1871.]

(Office hours: 10 A. M. to 4 P. M.)

L. A. WHITEHURST, President.

GEO. E. HERSEY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$3,124 36	Capital paid in coin	\$68,000 00
County warrants	3,102 21	Profit and loss and contin-	
Loans on real estate	70,299 69	gent fund	11,504 27
Loans on other securities		Due depositors	108,130 22
(grain, etc.)	3,341 12	Due banks and bankers	1,191 39
Loans on personal security		Other liabilities	3,400 00
(including overdrafts)	71,798 67		
Money on hand	19,911 35		
Due from banks and bankers	13,600 98		
Furniture and fixtures	1,265 56		
Interest accrued	5,781 94		
Total resources	\$192,225 88	Total liabilities	\$192,225 88

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$136,000; the total amount actually paid in coin by stockholders for capital stock is \$68,000. The total number of shares of stock issued is 1,360; the amount paid up on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows:

L. A. Whitehurst	122 shares.	David Wood	100 shares.
W. N. Steuben	100 shares.	M. Lennon	40 shares.
J. H. Ellis	200 shares.		

Total number of shares held by the Directors is

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Santa Clara	\$2,824 36	\$2,824 36
San Francisco	300 00	300 00
Totals	\$3,124 36	\$3,124 36

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Clara	\$31,888 04	\$65,500 00
Tulare	37,000 00	65,000 00
San Benito	1,411 65	4,500 00
Totals	\$70,299 69	\$135,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
County warrants	\$3,102 21	\$3,102 21	\$3,102 21

BANK OF GILROY—Continued.

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts (grain)	\$3,341 12	\$4,500 00

GRANGERS' BANK OF CALIFORNIA—SAN FRANCISCO.

[Incorporated April 27, 1874.]

A. D. LOGAN, President.

(Office hours: 10 A. M. to 3 P. M.)

A. MONTELLIER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$127,870 00	Capital paid in coin	\$646,400 00
Real estate taken for debt	102,733 04	Reserve fund	16,421 75
Loans on real estate	92,578 45	Due depositors	346,308 30
Loans on stocks, bonds, and warrants	11,446 00	Due banks and bankers	6,799 18
Loans on other securities (grain, etc.)	1,580,681 97	Other liabilities, bills payable, etc.	1,104,835 16
Loans on personal security (including overdrafts)	77,068 60		
Money on hand	115,236 26		
Due from banks and bankers	6,650 07		
Furniture and fixtures	2,500 00		
Other assets	4,000 00		
Total resources	\$2,120,764 39	Total liabilities	\$2,120,764 39

DETAILS.

The amount of capital stock is \$1,000,000; the amount subscribed is \$1,000,000; the total amount actually paid in coin by stockholders for capital stock is \$646,400. The total number of shares of stock issued is 10,000; the amount paid up on each share of stock is \$60, and 1,160 shares paid in full.

The names of the Directors, and number of shares of stock held by each, are as follows:

A. D. Logan	2,256 shares.	T. E. Tynan	26 shares.
H. J. Lewelling	63 shares.	Thomas McConnell	119 shares.
Uriah Wood	266 shares.	H. M. La Rue	37 shares.
S. Ewer	100 shares.	J. C. Steele	70 shares.
J. C. Merryfield	47 shares.	J. H. Gardiner	53 shares.
C. I. Cressey	45 shares.		
Total number of shares held by the Directors is			3,082 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Butte	\$97,000 00	\$110,000 00
Alameda	5,733 04	10,000 00
Totals	\$102,733 04	\$120,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda	\$10,000 00	\$20,000 00
Contra Costa	20,000 00	45,000 00
Colusa	21,500 00	30,000 00
Fresno	1,000 00	4,000 00
Monterey	9,000 00	17,000 00
Napa	3,865 41	10,000 00
San Joaquin	2,400 00	8,000 00
Solano	1,000 00	4,000 00
Stanislaus	19,813 04	40,000 00
Tulare	4,000 00	9,000 00
Totals	\$92,578 45	\$187,000 00

GRANGERS' BANK OF CALIFORNIA—Continued.

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Sundry bank and other corporate stocks	\$25,000 00	\$11,446 00	\$25,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts (wheat, barley, and other grain)	\$1,563,000 00	\$2,300,000 00
General merchandise (wool, grain sacks, etc.)	17,681 97	35,000 00
Totals	\$1,580,681 97	\$2,335,000 00

BANK OF HEALDSBURG.

[Incorporated June 13, 1874.]

(Office hours: 10 A. M. to 3 P. M.)

H. M. WILLSON, President.

JOHN D. HASSETT, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$21,108 32	Capital paid in coin	\$85,600 00
Miscellaneous bonds and stocks	94 40	Profit and loss and contingent fund	26,653 94
Loans on real estate	137,604 92	Due depositors	126,118 68
Loans on stocks, bonds, and warrants	1,412 40	Due banks and bankers	47,478 55
Loans on other securities (grain, etc.)	3,100 00	Other liabilities	52 50
Loans on personal security (including overdrafts)	83,351 79		
Money on hand	24,679 45		
Checks and other cash items	1,619 79		
Furniture and fixtures	3,000 00		
Interest accrued	7,709 38		
Other assets	2,223 22		
Total resources	\$285,903 67	Total liabilities	\$285,903 67

DETAILS.

The amount of capital stock is \$85,600; the amount subscribed is \$85,600; the total amount actually paid in coin by stockholders for capital stock is \$85,600. The total number of shares of stock issued is 856; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. M. Willson	46 shares.	Samuel Cohn	25 shares.
J. D. Hassett	87 shares.	A. H. Seites	5 shares.
J. R. Grant	132 shares.		

Total number of shares held by the Directors is

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Mendocino	\$15,241 44	\$16,000 00
Sonoma	5,866 88	7,300 00
Totals	\$21,108 32	\$23,300 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma	\$137,604 92	\$379,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.	Market Value.
236 shares Mount Jackson Quicksilver Mining Company	\$94 40	\$94 40

BANK OF HEALDSBURG—Continued.

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
School warrants (discounted)	\$1,412 40	\$1,412 40

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Wine, hay, dried fruit, wheat, etc.	\$3,100 00	\$5,400 00

BANK OF HOLLISTER.

[Incorporated October 21, 1873.]

T. S. HAWKINS, President.

(Office hours : 10 A. M. to 4 P. M.)

T. W. HAWKINS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$8,000 00	Capital paid in coin	\$227,000 00
Real estate taken for debt	4,000 00	Profit and loss and contin-	
Miscellaneous bonds and		gent fund	49,457 30
stocks	300 00	Due depositors	241,411 35
County warrants and school		Due banks and bankers	23,724 57
orders	3,323 66		
Loans on real estate	192,638 17		
Loans on stocks, bonds, and			
warrants	3,497 00		
Loans on other securities			
(grain, etc.)	95,951 32		
Loans on personal security			
(including overdrafts)	208,858 66		
Money on hand	22,857 59		
Due from banks and bankers	166 82		
Furniture and fixtures	2,000 00		
Total resources	\$541,593 22	Total liabilities	\$541,593 22

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$227,000; the total amount actually paid in coin by stockholders for capital stock is \$227,000. The total number of shares of stock issued is 2,270; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

T. S. Hawkins	310 shares.	N. C. Briggs	160 shares.
Uriah Wood	285 shares.	Thomas Flint	25 shares.
L. A. Whitehurst	250 shares.		

Total number of shares held by the Directors is.....1,030 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Benito	\$4,000 00	\$4,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Benito	\$192,638 17	\$256,850 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
3 shares Hollister College stock	\$300 00	\$300 00	\$180 00

BANK OF HOLLISTER—Continued.

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
School orders, San Benito County	\$2,000 00	\$1,777 00	\$2,000 00
Certificates of deposit of Bank of Hollister	2,500 00	1,720 00	2,500 00
Totals	\$4,500 00	\$3,497 00	\$4,500 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts (wheat and barley)	\$95,951 32	\$119,940 00

HUMBOLDT COUNTY BANK—EUREKA.

[Incorporated February 27, 1873.]

(Office hours: 9 A. M. to 3 P. M.)

J. W. HENDERSON, President.

W. M. HUNTOON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt.....	\$11,605 99	Capital paid in coin.....	\$60,000 00
County warrants.....	2,159 13	Profit and loss and contin-	
Loans on real estate.....	114,318 48	gent fund.....	24,803 99
Loans on stocks, bonds, and		Due depositors.....	186,663 92
warrants.....	14,200 00	Other liabilities.....	4,393 50
Loans on personal security			
(including overdrafts).....	76,852 16		
Money on hand.....	28,409 72		
Checks and other cash items.....	9,500 27		
Due from banks and bankers.....	7,331 99		
Furniture and fixtures.....	1,500 00		
Interest accrued.....	9,250 00		
Other assets.....	733 67		
Total resources.....	\$275,861 41	Total liabilities.....	\$275,861 41

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$60,000. The total number of shares of stock issued is 2,000; the amount paid up on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. W. Henderson.....	100 shares.	J. Russ.....	120 shares.
H. H. Buhne.....	143 shares.	I. Cullberg.....	20 shares.
Thos. Walsh.....	200 shares.	Edward Everding.....	20 shares.
D. R. Jones.....	50 shares.	W. M. Huntoon.....	218 shares.
J. Bell.....	170 shares.		

Total number of shares held by the Directors is 1,041 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Humboldt.....	\$11,605 99	\$13,800 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Humboldt.....	\$114,318 48	\$114,318 48

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
County warrants and school orders.....	\$2,159 13	\$2,159 13	\$2,159 13

HUMBOLDT COUNTY BANK—Continued.

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.
250 shares Friend & Terry Lumber Company.....	\$25,000 00	\$10,000 00
22 shares Centennial Hall stock.....	220 00	200 00
81 shares Eureka and Trinidad Railroad Company.....	8,100 00	4,000 00
Totals.....	\$33,320 00	\$14,200 00

KERN VALLEY BANK—BAKERSFIELD.

[Incorporated February 24, 1874.]

(Office hours: 9:30 A. M. to 4 P. M.)

SOLOMON JEWETT, President.

H. A. BLODGET, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$2,771 17	Capital paid in coin	\$53,000 00
Real estate taken for debt	17,898 86	Reserve fund and profit and loss	22,824 98
County warrants	11,162 28	Due depositors	134,752 76
Loans on real estate	40,312 50	Due banks and bankers	1,317 01
Loans on personal security (including overdrafts)	112,834 09	Other liabilities	870 00
Money on hand	21,216 16		
Due from banks and bankers	394 71		
Furniture and fixtures	2,500 00		
Interest accrued	2,898 77		
Other assets	776 21		
Total resources	\$212,764 75	Total liabilities	\$212,764 75

DETAILS.

The amount of capital stock is \$53,000; the amount subscribed is \$53,000; the total amount actually paid in coin by stockholders for capital stock is \$53,000. The total number of shares of stock issued is 500; the amount paid up on each share of stock is \$106.

The names of the Directors, and number of shares of stock held by each, are as follows:

Sol. Jewett	65 shares.	A. Weill	3 shares.
F. Ropes	10 shares.	H. Hirshfeld	2 shares.
H. A. Blodget	57 shares.		
Total number of shares held by the Directors is			
137 shares.			

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Kern	\$17,898 86	\$22,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Kern	\$40,312 50	\$60,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.
Kern County warrants	\$11,162 28	\$11,162 28

BANK OF LAKE—LAKEPORT.

[Incorporated March 10, 1874.]

(Office hours: 9 A. M. to 4 P. M.)

M. ARNOLD, Cashier.

A. F. TATE, President.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$9,000 00	Capital paid in coin	\$43,740 00
County warrants	9 00	Reserve fund and profit and loss	8,219 23
Loans on real estate	21,785 87	Due depositors	541 87
Loans on personal security (including overdrafts)	8,998 34	Other liabilities	923 52
Money on hand	340 31		
Furniture and fixtures	2,000 00		
Interest accrued	4,663 50		
Other assets	6,627 60		
Total resources	\$53,424 62	Total liabilities	\$53,424 62

DETAILS.

The amount of capital stock is \$43,740; the amount subscribed is \$43,740; the total amount actually paid in coin by stockholders for capital stock is \$43,740. The total number of shares of stock issued is 437 $\frac{1}{2}$; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

S. C. Hastings	423 $\frac{1}{2}$ shares.	A. F. Tate	1 share.
R. K. Nichols	3 $\frac{1}{2}$ shares.	M. Arnold	1 share.
A. Levy	1 share.		
Total number of shares held by the Directors is			
430 $\frac{1}{2}$ shares.			

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Lake	\$21,785 87	\$21,785 87

BANK OF LA PORTE.

[Incorporated October, 1871.]

(Office hours: 8 A. M. to 6 P. M.)

JOHN R. SMAILES, President.

DIXON BRABBAN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$3,000 00	Capital paid in coin	\$12,500 00
Real estate taken for debt	1,660 64	Reserve fund	12,500 00
Loans on real estate	1,434 38	Due depositors	19,193 11
Loans on stocks, bonds, and warrants	4,447 20	Other liabilities	4,347 91
Loans on other securities	14,905 40		
Loans on personal security (including overdrafts)	8,757 22		
Money on hand	6,776 27		
Due from banks and bankers	6,559 91		
Furniture and fixtures	1,000 00		
Total resources	\$48,541 02	Total liabilities	\$48,541 02

DETAILS.

The amount of capital stock is \$50,000; the amount subscribed is \$50,000; the total amount actually paid in coin by stockholders for capital stock is \$12,500. The total number of shares of stock issued is 500; the amount paid up on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows:

D. Brabban	374 shares.	M. J. Brabban	1 share.
E. Brabban	120 shares.	J. R. Smailes	5 shares.

Total number of shares held by the Directors is 500 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sierra	\$1,660 64	\$5,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Plumas	\$1,434 38	\$5,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Mining stock	\$310,000 00	\$4,447 20	\$10,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Gold dust and collateral notes	\$14,905 40	\$26,000 00

LOS ANGELES COUNTY BANK—LOS ANGELES.

[Incorporated May, 1874.]

(Office hours: 10 A. M. to 3 P. M.)

JOHN E. PLATER, President.

H. L. MACNEIL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$17,000 00	Capital paid in coin	\$100,000 00
Loans on real estate	250,303 76	Reserve fund and profit and loss	122,076 07
Loans on personal security (including overdrafts)	195,812 92	Due depositors	317,142 24
Money on hand	69,481 60	Due banks and bankers	14,035 46
Due from banks and bankers	18,540 86	Other liabilities	562 65
Furniture and fixtures	1,900 00		
Expenses and taxes	226 24		
Other assets	551 04		
Total resources	\$553,816 42	Total liabilities	\$553,816 42

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

R. S. Baker	10 shares.	G. W. Prescott	84½ shares.
J. Bixby	52½ shares.	J. S. Slauson	10 shares.
J. E. Plater	50 shares.	R. M. Widney	1½ shares.
J. A. Paxton	300 shares.		

Total number of shares held by the Directors is 509 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Los Angeles	\$15,000 00	\$18,000 00
San Bernardino	2,000 00	4,000 00
Totals	\$17,000 00	\$22,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles	\$132,303 76	\$330,500 00
San Bernardino	118,000 00	250,000 00
Totals	\$250,303 76	\$580,500 00

BANK OF LOS GATOS.

[Incorporated November 9, 1883.]

(Office hours: 9 A. M. to 4 P. M.)

SAMUEL TEMPLETON, President.

W. W. KIRKLAND, Cashier.

Resources.	Amount.	Liabilities.	Amount.
County warrants.....	\$74 00	Capital paid in coin.....	\$14,000 00
Loans on real estate.....	10,521 00	Reserve fund and profit and loss.....	425 94
Loans on personal security (including overdrafts).....	21,640 47	Due depositors.....	23,017 68
Money on hand.....	2,250 50	Due banks and bankers.....	1,069 08
Due from banks and bankers.....	2,598 57	Other liabilities.....	2,637 20
Furniture and fixtures.....	2,000 00		
Expenses and taxes.....	2,095 29		
Total resources.....	\$41,179 83	Total liabilities.....	\$41,179 83

DETAILS.

The amount of capital stock is \$50,000; the amount subscribed is \$28,000; the total amount actually paid in coin by stockholders for capital stock is \$14,000. The total number of shares of stock issued is 560; the amount paid up on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows:

Samuel Templeton.....	100 shares.	John Stanfield.....	110 shares.
A. G. Huggins.....	90 shares.	W. W. Kirkland.....	80 shares.
Robert Walker.....	40 shares.		

Total number of shares held by the Directors is.....420 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Clara.....	\$6,521 00	\$25,000 00
Santa Cruz.....	3,000 00	10,000 00
King County, Washington Territory.....	1,000 00	3,000 00
Totals.....	\$10,521 00	\$38,000 00

BANK OF MARTINEZ.

[Incorporated October 7, 1873.]

(Office hours: 10 A. M. to 3 P. M.)

L. I. FISH, President.

H. M. HALE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$5,000 00	Capital paid in coin.....	\$100,000 00
Real estate taken for debt.....	1,710 36	Reserve fund and profit and loss.....	69,857 85
County warrants.....	5,634 41	Due depositors.....	154,625 12
Loans on real estate.....	93,670 76		
Loans on other securities (grain, etc.).....	3,580 00		
Loans on personal security (including overdrafts).....	166,055 67		
Money on hand.....	23,446 25		
Due from banks and bankers.....	9,893 26		
Furniture and fixtures.....	1,500 00		
Interest accrued.....	13,992 26		
Total resources.....	\$324,482 97	Total liabilities.....	\$324,482 97

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

L. I. Fish.....	125 shares.	P. Tormey.....	100 shares.
B. Fernandez.....	100 shares.	H. M. Hale.....	100 shares.
Simon Blum.....	108 shares.		

Total number of shares held by the Directors is.....533 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Contra Costa.....	\$1,710 36	\$3,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Contra Costa.....	\$72,270 76	\$192,400 00
Tulare.....	18,200 00	60,800 00
Fresno.....	3,200 00	750 00
Totals.....	\$93,670 76	\$253,950 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Contra Costa County warrants, and school orders.....	\$5,634 41	\$5,634 41	\$5,634 41

BANK OF MARTINEZ—Continued.

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Hay in warehouse.....	\$2,080 00	\$2,240 00
Wheat in warehouse.....	1,500 00	1,870 00
Totals.....	\$3,580 00	\$4,110 00

MENDOCINO DISCOUNT BANK.

[Incorporated November 15, 1871.]

EUGENE BROWN, President.

WM. HEESER, Secretary and Cashier.

Resources.	Amount.	Liabilities.	Amount.
County warrants.....	\$93 01	Capital paid in coin.....	\$30,000 00
Loans on real estate.....	20,787 36	Reserve fund and profit and loss.....	5,266 64
Loans on personal security.....	29,082 65	Due depositors.....	41,556 96
Money on hand.....	13,000 00		
Due from banks and bankers.....	4,203 97		
Furniture and fixtures.....	700 00		
Other assets.....	8,956 61		
Total resources.....	\$76,823 60	Total liabilities.....	\$76,823 60

DETAILS.

The amount of capital stock is \$30,000; the amount subscribed is \$30,000; the total amount actually paid in coin by stockholders for capital stock is \$30,000. The total number of shares of stock issued is 1,500; the amount paid up on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows:

Eugene Brown.....	1 share.	R. Stickney.....	1 share.
C. W. Denslow.....	25 shares.	S. Coombs.....	25 shares.
A. Heeser.....	12 shares.	Wm. Heeser.....	4 shares.

Total number of shares held by the Directors is..... 68 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Mendocino.....	\$20,787 36	\$45,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Mendocino County warrants.....	\$93 26	\$93 01	\$93 26

MERCED BANK.

[Incorporated April 2, 1875.]

(Office hours: 9 A. M. to 3 P. M.)

S. C. BATES, President.

FRANK HOWELL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$10,000 00	Capital paid in coin.....	\$43,275 00
Real estate taken for debt.....	26,648 90	Reserve fund and profit and loss.....	4,819 54
Miscellaneous bonds and stocks.....	1,104 90	Due depositors.....	82,628 84
Loans on real estate.....	23,989 65		
Loans on stocks, bonds, and warrants.....	716 67		
Loans on other securities (grain, etc.).....	17,558 89		
Loans on personal security (including overdrafts).....	31,514 68		
Money on hand.....	15,716 02		
Due from banks and bankers.....	1,973 67		
Furniture and fixtures.....	1,500 00		
Total resources.....	\$130,723 38	Total liabilities.....	\$130,723 38

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$57,700; the total amount actually paid in coin by stockholders for capital stock is \$43,275. The total number of shares of stock issued is 577; the amount paid up on each share of stock is \$75.

The names of the Directors, and number of shares of stock held by each, are as follows:

S. C. Bates.....	145½ shares.	J. R. White.....	24 shares.
John Ruddle.....	40 shares.	Thos. Price.....	12 shares.
A. Simon.....	40 shares.	S. W. Geis.....	14 shares.
C. Landram.....	34 shares.		

Total number of shares held by the Directors is..... 309½ shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Fresno.....	\$26,019 27	\$30,920 00
Merced.....	629 63	1,600 00
Totals.....	\$26,648 90	\$32,520 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Merced.....	\$23,989 65	\$45,100 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
1,000 shares Confidence Gold Mining Company.	\$2,000 00	\$1,104 90	\$1,200 00

MERCED BANK—Continued.

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Merced County warrants.....	\$475 00	\$386 67	\$475 00
14 shares Merced Bank stock.....	1,400 00	330 00	1,030 00
Totals.....	\$1,875 00	\$716 67	\$1,505 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts (grain).....	\$17,558 89	\$24,800 00

MONO COUNTY BANK—BODIE.

[Incorporated October 10, 1877.]

(Office hours: 9 A. M. to 3 P. M.)

ROBERT BARTON, President.

H. F. HASTINGS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$3,750 00	Capital paid in coin	\$20,000 00
Real estate taken for debt	1,000 00	Reserve fund	12,098 81
Loans on real estate	709 65	Due depositors	21,561 10
Loans on stocks, bonds, and warrants	14,124 01	Other liabilities	210 25
Loans on personal security (including overdrafts)	12,041 79		
Money on hand	9,450 67		
Due from banks and bankers	8,601 00		
Furniture and fixtures	2,375 00		
Other assets	1,818 04		
Total resources	\$53,870 16	Total liabilities	\$53,870 16

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$20,000. The total number of shares of stock issued is 200; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

W. S. Hopkins	115 shares.	E. L. Benedict	2 shares.
Robert Barton	13 shares.	W. H. Douglas	1 share.
H. F. Hastings	2 shares.		
Total number of shares held by the Directors is		133 shares.	

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Mono	\$1,000 00	\$250 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Mono	\$709 65	\$1,500 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Mining and other stocks and bonds	\$14,124 01	\$35,000 00

MODESTO BANK.

[Incorporated October 28, 1878.]

(Office hours: 9 A. M. to 3 P. M.)

A. L. CRESSEY, President.

WM. ENSLEN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$2,000 00	Capital paid in coin	\$175,000 00
Real estate taken for debt	1,541 19	Reserve fund and profit and loss	92,156 45
County warrants	15,770 91	Due depositors	107,222 69
Loans on real estate	289,230 85	Due banks and bankers	113,814 04
Loans on stocks, bonds, and warrants	2,046 35		
Loans on other securities (grain, etc.)	24,140 00		
Loans on personal security (including overdrafts)	132,183 96		
Money on hand	20,279 92		
Furniture and fixtures	1,000 00		
Total resources	\$488,193 18	Total liabilities	\$488,193 18

DETAILS.

The amount of capital stock is \$250,000; the amount subscribed is \$250,000; the total amount actually paid in coin by stockholders for capital stock is \$175,000. The total number of shares of stock issued is 2,500; the amount paid up on each share of stock is \$70.

The names of the Directors, and number of shares of stock held by each, are as follows:

A. L. Cressey	484 shares.	Wm. Enslen	132 shares.
Robert McHenry	327 shares.	J. R. Broughton	31 shares.
E. B. Beard	157 shares.	J. F. Kerr	27 shares.
Isaac Perkins	135 shares.		
Total number of shares held by the Directors is		1,293 shares.	

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Stanislaus	\$164 43	\$2,500 00
Tulare	1,376 76	2,400 00
Totals	\$1,541 19	\$4,900 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Merced	\$16,200 00	\$31,000 00
Fresno	7,500 00	18,000 00
Stanislaus	265,530 85	500,000 00
Totals	\$289,230 85	\$549,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Stanislaus County warrants	\$15,770 91	\$15,770 91	\$15,770 91

MODESTO BANK—Continued.

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
500 shares Modesto gas works	\$10,000 00	\$2,046 35	\$5,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts (wheat)	\$24,140 00	\$36,210 00

BANK OF NAPA.

[Incorporated September 14, 1871.]

(Office hours: 9 A. M. to 4 P. M.)

S. M. CHAPMAN, President.

C. R. GRITMAN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$16,000 00	Capital paid in coin	\$186,300 00
Real estate taken for debt	32,104 74	Reserve fund and profit and loss	80,628 47
Miscellaneous bonds and stocks	14,000 00	Due depositors	147,663 17
County warrants	3,251 99	Other liabilities	3,420 77
Loans on real estate	108,641 10		
Loans on stocks, bonds, and warrants	63,320 65		
Loans on other securities (grain, etc.)	15,607 62		
Loans on personal security (including overdrafts)	110,227 64		
Money on hand	21,534 81		
Due from banks and bankers	24,099 49		
Interest accrued	9,224 37		
Total resources	\$418,012 41	Total liabilities	\$418,012 41

DETAILS.

The amount of capital stock is \$186,300; the amount subscribed is \$186,300; the total amount actually paid in coin by stockholders for capital stock is \$186,300. The total number of shares of stock issued is 1,863; the amount paid up on each share of stock is \$100. The names of the Directors, and number of shares of stock held by each, are as follows:

J. W. Miller	10 shares.	E. W. Robinson	10 shares.
S. M. Chapman	81 shares.	Charles Robinson	30 shares.
Lewis Lewton	100 shares.	Seneca Ewer	10 shares.
C. A. Derby	35 shares.	D. Smith	10 shares.
M. Shaw	5 shares.	Thomas Earl	10 shares.
J. M. Mansfield	68 shares.	Wm. Trubody	22 shares.
James Preece	77 shares.	S. E. Holden	12 shares.
Wm. H. Gibbs	5 shares.	James Harnett	25 shares.
W. L. Maynard	10 shares.		
Total number of shares held by the Directors is	520 shares.		

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Napa and Fresno	\$30,091 19	\$31,800 00
San Francisco	2,013 55	2,000 00
Totals	\$32,104 74	\$33,800 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Napa	\$108,641 10	\$180,000 00

BANK OF NAPA—Continued.

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Napa County railroad bonds, 4½ per cent.-----	\$14,000 00	\$14,000 00	\$14,315 00
School orders and county warrants.-----	3,251 99	3,166 41	3,251 99
Totals -----	\$17,251 99	\$17,166 41	\$17,566 99

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
163 shares capital stock Bank of Napa.-----	\$16,300 00	\$8,334 00	\$17,115 00
100 shares capital stock Bank of St. Helena.-----	7,000 00	4,000 00	7,000 00
500 shares capital stock Napa Valley Wine Co..-----	50,000 00	48,854 65	50,000 00
28 shares capital stock Napa City Water Co.-----	700 00	425 00	700 00
118 shares capital stock St. Helena Water Co.-----	1,180 00	1,207 00	1,180 00
5 shares capital stock Gloucestershire Bank- ing Company, England -----	2,500 00	500 00	2,500 00
Totals -----	\$77,680 00	\$63,320 65	\$78,495 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Life insurance policy-----	\$1,889 88	\$5,000 00
Bill of sale of wine in tanks in wine cellars, 10,000 gallons.-----	1,100 00	2,500 00
Warehouse receipts for wheat and oats.-----	3,327 89	3,750 00
Sundry notes given as collateral security, etc.-----	3,289 85	5,775 00
Machinery Napa Woolen Mills -----	6,000 00	10,000 00
Totals -----	\$15,607 62	\$27,025 00

NEVADA BANK OF SAN FRANCISCO.

[Incorporated October 4, 1875.]

(Office hours: 10 A. M. to 3 P. M.)

JAMES C. FLOOD, President.

JAMES S. ANGUS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises -----	\$400,000 00	Capital paid in coin.-----	\$3,000,000 00
Real estate taken for debt -----	42,995 57	Reserve fund and profit and loss -----	3,082,951 16
United States bonds -----	500,000 00	Due depositors -----	6,844,684 11
Miscellaneous bonds and stocks -----	116,481 20	Due banks and bankers -----	6,726,237 44
Loans on real estate -----	470,253 86	Other liabilities -----	16,279 37
Loans on stocks, bonds, and warrants -----	5,029,263 63		
Loans on other securities (grain, etc.) -----	2,622,414 42		
Loans on personal security (including overdrafts) -----	4,759,155 53		
Money on hand -----	893,649 08		
Due from banks and bankers -----	4,665,141 03		
Other assets -----	170,797 76		
Total resources -----	\$19,670,152 08	Total liabilities -----	\$19,670,152 08

DETAILS.

The amount of capital stock is \$3,000,000; the amount subscribed is \$3,000,000; the total amount actually paid in coin by stockholders for capital stock is \$3,000,000. The total number of shares of stock issued is 30,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:
 J. C. Flood ----- 250 shares. J. L. Flood ----- 250 shares.
 J. W. Mackay ----- 10,000 shares. G. L. Brander ----- 250 shares.
 J. G. Fair ----- 500 shares.

Total number of shares held by the Directors is ----- 11,250 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco -----	\$42,995 57	\$70,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco -----	\$207,453 55	\$600,000 00
Contra Costa -----	100,000 00	
San Joaquin -----	5,800 00	
Merced -----	17,308 75	
Marin -----	38,788 15	
Stanislaus -----	30,000 00	
Alameda -----	6,132 60	
Tulare -----	1,500 00	
Santa Cruz -----	63,270 81	
Totals -----	\$470,253 86	\$600,000 00

NEVADA BANK OF SAN FRANCISCO—Continued.

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States bonds, 4 per cent, of 1907.....	\$500,000 00	\$615,000 00	\$615,000 00
Santa Cruz County.....	114,000 00	116,481 20	116,481 20
Totals.....	\$614,000 00	\$731,481 20	\$731,481 20

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.
United States bonds, corporation.....	\$5,029,263 63
Stocks and bonds, and fifty per cent on mining stocks.....	

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.
Grain in warehouse, bills of lading, for grain, flour, general merchandise, etc..	\$2,622,414 42

PACIFIC BANK—SAN FRANCISCO.

[Incorporated February, 1863.]

(Office hours: 10 A. M. to 3 P. M.)

R. H. McDONALD, President.

S. G. MURPHY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$150,000 00	Capital paid in coin.....	\$1,000,000 00
Real estate taken for debt.....	20,479 99	Reserve fund and profit and loss.....	530,896 06
Miscellaneous bonds and stocks.....	35,974 65	Due depositors.....	1,818,906 29
Loans on real estate.....	115,982 89	Due banks and bankers.....	89,880 94
Loans on stocks, bonds, and warrants.....	191,837 15	Other liabilities.....	136 00
Loans on other securities (grain, etc.).....	380,268 69		
Loans on personal security (including overdrafts).....	1,709,819 78		
Money on hand.....	537,195 16		
Checks and other cash items.....	53,203 15		
Due from banks and bankers.....	242,145 77		
Other assets.....	2,912 06		
Total resources.....	\$3,439,819 29	Total liabilities.....	\$3,439,819 29

DETAILS.

The amount of capital stock is \$1,000,000; the amount subscribed is \$1,000,000; the total amount actually paid in coin by stockholders for capital stock is \$1,000,000. The total number of shares of stock issued is 10,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

R. H. McDonald.....	4,795 shares.	F. V. McDonald.....	40 shares.
H. Mabury.....	326 shares.	Louis Vesaria.....	20 shares.
C. W. Breyfogle.....	50 shares.	C. Waterhouse.....	20 shares.
R. H. McDonald, Jr.....	26 shares.	O. F. Miner.....	20 shares.

Total number of shares held by the Directors is.....5,297 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco.....	\$13,842 04	\$14,004 50
Alameda.....	2,120 85	4,000 00
San Mateo.....	4,517 10	6,000 00
Totals.....	\$20,479 99	\$24,004 50

PACIFIC BANK—Continued.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Contra Costa	\$2,045 00	} \$205,000 00
Fresno	3,000 00	
Marin	2,000 00	
Monterey	1,022 10	
San Francisco	50,093 79	
Ventura	2,022 00	
State of Michigan	800 00	
Washington Territory	5,000 00	} \$205,000 00
Tehama	50,000 00	
Totals	\$115,982 89	

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.	Market Value.
Land Association stocks	\$3,472 30	} \$40,000 00
Local and bank stocks	11,500 00	
Gas stocks	21,002 35	
Totals	\$35,974 65	\$40,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
United States bonds, bank, gas, and water stocks	\$76,412 15	} \$243,000 00
Oakland Railroad bonds	20,000 00	
Insurance and iron stocks	28,500 00	
Los Angeles City bonds	50,000 00	
Miscellaneous stocks, bonds, etc.	16,925 00	
Totals	\$191,837 15	\$243,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts on grain bags, merchandise, etc.	\$359,268 69	} \$460,000 00
Tugboats	10,000 00	
Chattel mortgages	11,000 00	
Totals	\$380,268 69	\$460,000 00

PETALUMA SAVINGS BANK.

[Incorporated September 21, 1870.]

(Office hours: 10 A. M. to 4 P. M.)

H. T. FAIRBANKS, President.

D. B. FAIRBANKS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$5,500 00	Capital paid in coin	\$100,000 00
Real estate taken for debt	2,750 00	Reserve fund	50,235 17
Miscellaneous bonds and stocks	4,000 00	Due depositors	201,189 27
Loans on real estate	143,662 00	Due banks and bankers	32,898 52
Loans on personal security (including overdrafts)	209,368 00		
Money on hand	16,830 46		
Due from banks and bankers	712 50		
Furniture and fixtures	1,500 00		
Total resources	\$384,322 96	Total liabilities	\$384,322 96

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. T. Fairbanks	200 shares.	A. Lackey	45 shares.
J. M. Bowles	110 shares.	L. F. Carpenter	20 shares.
F. T. Maynard	30 shares.	S. D. Towne	5 shares.
B. F. Tuttle	42 shares.	William Zartman	10 shares.
George Zimmerman	50 shares.		

Total number of shares held by the Directors is

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Mateo	\$2,750 00	\$2,750 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
Sonoma	\$113,662 00
Marin	17,500 00
Humboldt	11,000 00
Alameda	1,500 00
Total	\$143,662 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Colusa County district school bonds	\$4,000 00	\$4,000 00	\$4,000 00

POMONA BANK.

[Incorporated September 13, 1883.]

(Office hours: 10 A. M. to 4 P. M.)

H. A. PALMER, President.

F. L. PALMER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$17,500 00	Capital paid in coin.....	\$20,000 00
Loans on stocks, bonds, and warrants.....	3,500 00	Profit and loss and contingent fund.....	162 13
Loans on personal security.....	17,143 60	Due depositors.....	30,290 51
Money on hand.....	5,557 75	Due banks and bankers.....	260 99
Checks and other cash items.....	2,269 37		
Due from banks and bankers.....	2,802 91		
Furniture and fixtures.....	1,600 00		
Interest accrued.....	190 00		
Expenses and taxes.....	150 00		
Total resources.....	\$50,713 63	Total liabilities.....	\$50,713 63

DETAILS.

The amount of capital stock is \$50,000; the amount subscribed is \$50,000; the total amount actually paid in coin by stockholders for capital stock is \$20,000. The total number of shares of stock issued is 500; the amount paid up on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. A. Palmer.....	478 shares.	E. T. Palmer.....	1 share.
F. L. Palmer.....	10 shares.	C. Games.....	1 share.
G. J. Mitchell.....	10 shares.		

Total number of shares held by the Directors is..... 500 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles.....	\$17,500 00	\$29,100 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
71 shares Union National Bank of Oakland...	\$7,100 00	\$3,500 00	\$8,520 00

POMONA VALLEY BANK—POMONA.

[Incorporated November 12, 1883.]

(Office hours: 10 A. M. to 3 P. M.)

J. H. SMITH, President.

THOS. COATES, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$3,525 00	Capital paid in coin.....	\$12,500 00
County warrants.....	160 00	Profit and loss.....	612 67
Loans on real estate.....	10,487 13	Due depositors.....	38,673 23
Loans on other securities (grain, etc.).....	3,292 80		
Loans on personal security (including overdrafts).....	19,137 92		
Money on hand.....	8,173 80		
Checks and other cash items.....	154 96		
Due from banks and bankers.....	4,361 41		
Furniture and fixtures.....	1,997 35		
Expenses and taxes.....	495 53		
Total resources.....	\$51,785 90	Total liabilities.....	\$51,785 90

DETAILS.

The amount of capital stock is \$50,000; the amount subscribed is \$50,000; the total amount actually paid in coin by stockholders for capital stock is \$12,500. The total number of shares of stock issued is 500; the amount paid up on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. H. Smith.....	200 shares.	G. H. Bonebrake.....	210 shares.
Thos. Coates.....	35 shares.	F. C. Howes.....	50 shares.
J. E. McComas.....	5 shares.		

Total number of shares held by the Directors is..... 500 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles.....	\$8,927 13	\$41,900 00
San Bernardino.....	1,560 00	7,000 00
Totals.....	\$10,487 13	\$48,900 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
School orders.....	\$160 00	\$160 00	\$160 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Chattel mortgages.....	\$225 00	\$650 00
Warehouse receipts (honey and grain).....	3,067 80	3,900 00
Totals.....	\$3,292 80	\$4,550 00

SACRAMENTO BANK.

[Incorporated January 28, 1875.]

(Office hours: 10 A. M. to 3 P. M.)

WM. P. COLEMAN, President pro tem.

ED. R. HAMILTON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$20,000 00	Capital paid in coin	\$150,000 00
Real estate taken for debt	36,345 82	Reserve fund and profit and loss	23,941 60
Miscellaneous bonds and stocks	100 00	Due depositors	2,020,465 66
Loans on real estate	2,136,836 97	Other liabilities	162,708 62
Money on hand	121,391 02		
Due from banks and bankers	24,725 16		
Expenses and taxes	17,716 91		
Total resources	\$2,357,115 88	Total liabilities	\$2,357,115 88

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$500,000; the total amount actually paid in coin by stockholders for capital stock is \$150,000. The total number of shares of stock issued is 5,000; the amount paid up on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows:

C. H. Swift	250 shares.	F. Birdsall	52 shares.
W. P. Coleman	625 shares.	F. R. Dray	170 shares.
P. Scheld	1,168 shares.		

Total number of shares held by the Directors is

2,265 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sacramento	\$19,950 84	\$20,000 00
Sutter	654 71	700 00
Butte	14,668 10	30,000 00
Solano	1,072 17	1,100 00
Totals	\$36,345 82	\$51,800 00

SACRAMENTO BANK—Continued.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Amador	\$9,001 00	\$16,000 00
Butte	38,055 00	70,000 00
Colusa	475,487 54	1,000,000 00
Fresno	78,049 40	150,000 00
Merced	131,162 52	250,000 00
Napa and Nevada	7,300 00	13,000 00
Placer	28,313 75	50,000 00
Sacramento	233,452 29	400,000 00
San Joaquin	79,565 00	150,000 00
Oregon and Washington Territory	6,700 00	12,500 00
Sonoma	10,105 25	20,000 00
Solano	61,189 19	110,000 00
Sutter	18,960 00	35,000 00
Stanislaus	770,128 06	1,500,000 00
Tulare	53,708 80	100,000 00
Tehama	12,201 00	22,000 00
Ventura and Monterey	22,000 00	40,000 00
Yolo	89,458 17	150,000 00
Yuba	12,000 00	22,000 00
Totals	\$2,136,836 97	\$4,110,500 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Drainage warrants	\$27,641 05	\$27,641 05	\$100 00
Sierra Nevada and San Joaquin Railroad bonds	5,000 00	5,000 00	
Totals	\$32,641 05	\$32,641 05	\$100 00

SALINAS CITY BANK.

[Incorporated May 10, 1873.]

(Office hours: 10 A. M. to 4 P. M.)

J. D. CARR, President.

W. S. JOHNSON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$13,000 00	Capital paid in coin.....	\$300,000 00
Real estate taken for debt.....	52,030 23	Profit and loss and contin- gent fund.....	37,186 35
Miscellaneous bonds and stocks.....	1,863 80	Due depositors.....	254,312 63
County warrants.....	10,061 26	Other liabilities.....	25,367 58
Loans on real estate.....	146,775 79		
Loans on other securities (grain, etc.).....	140,499 97		
Loans on personal security (including overdrafts).....	176,390 24		
Money on hand.....	28,702 70		
Checks and other cash items.....	1,761 91		
Due from banks and bankers.....	36,436 73		
Furniture and fixtures.....	2,300 00		
Expenses and taxes.....	7,043 93		
Total resources.....	\$616,866 56	Total liabilities.....	\$616,866 56

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$300,000. The total number of shares of stock issued is 3,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. D. Carr.....	750 shares.	William Vanderhurst.....	150 shares.
Thomas Rea.....	225 shares.	James H. McDougall.....	75 shares.
A. B. Jackson.....	150 shares.		

Total number of shares held by the Directors is.....1,350 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Monterey.....	\$52,030 23	\$55,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Monterey.....	\$146,775 79	\$250,000 00

SALINAS CITY BANK—Continued.

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
State warrants.....	\$1,200 00	\$1,200 00	\$1,200 00
Monterey County warrants.....	6,211 49	6,211 49	6,480 00
Monterey County school orders.....	3,849 77	3,849 77	3,849 77
Salinas City warrants.....	663 80	663 80	665 00
Totals.....	\$11,925 06	\$11,925 06	\$12,194 77

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts (wheat, barley, oats, etc.).....	\$140,499 97	\$200,000 00

BANK OF SANTA CLARA COUNTY—SANTA CLARA.

[Incorporated May 31, 1875.]

JAS. P. PIERCE, President.

(Office hours: 9 A. M. to 4 P. M.)

C. C. HAYWARD, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$1,000 00	Capital paid in coin	\$135,000 00
Miscellaneous bonds and stocks	25,710 50	Reserve fund and profit and loss	58,591 58
County warrants	3,267 10	Due depositors	150,131 65
Loans on real estate	141,402 24	Due banks and bankers	51,868 86
Loans on other securities (grain, etc.)	92,688 03	Other liabilities	7,208 45
Loans on personal security (including overdrafts)	130,191 81		
Money on hand	8,365 86		
Furniture and fixtures	175 00		
Total resources	\$402,800 54	Total liabilities	\$402,800 54

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$135,000. The total number of shares of stock issued is 3,000; the amount paid up on each share of stock is \$45.

The names of the Directors, and number of shares of stock held by each, are as follows:

John Dibble	138 shares.	W. B. Kingsbury	40 shares.
Iac. Eberhard	100 shares.	H. M. Leonard	410 shares.
F. C. French	350 shares.	Jas. P. Pierce	517 shares.
R. K. Ham	600 shares.	R. T. Pierce	15 shares.
W. D. Hudson	50 shares.	Luis Schneider	70 shares.
S. I. Jamison	25 shares.		

Total number of shares held by the Directors is 2,315 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Santa Clara	\$1,000 00	\$1,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Contra Costa	\$13,500 00	\$30,000 00
Santa Clara	127,902 24	175,000 00
Totals	\$141,402 24	\$205,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.
Miscellaneous stocks and personal notes	\$40,000 00	\$25,710 50

BANK OF SANTA CLARA COUNTY—Continued.

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Hay and grain (insured)	\$92,688 03	\$125,000 00

BANK OF SANTA CRUZ COUNTY—SANTA CRUZ.

[Incorporated August 10, 1875.]

P. B. FAGEN, President.

(Office hours: 10 A. M. to 4 P. M.)

E. J. COX, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$6,000 00	Capital paid in coin	\$80,000 00
Real estate taken for debt	36,145 00	Reserve fund and profit and loss	14,593 29
Miscellaneous bonds and stocks	518 00	Due depositors	146,402 67
County warrants	15,117 08		
Loans on real estate	96,586 00		
Loans on personal security (including overdrafts)	33,624 63		
Money on hand	22,061 16		
Due from banks and bankers	29,944 09		
Furniture and fixtures	1,000 00		
Total resources	\$240,995 96	Total liabilities	\$240,995 96

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$80,000. The total number of shares of stock issued is 2,000; the amount paid up on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows:

William Effeys	62 shares.	F. H. Runge	75 shares.
P. B. Fagen	100 shares.	I. L. Thurber	10 shares.
J. S. Green	169 shares.	William F. March	16 shares.
A. P. Swanton	48 shares.		

Total number of shares held by the Directors is..... 480 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco	\$1,020 00	\$1,700 00
Monterey	700 00	700 00
Santa Cruz	34,425 00	34,425 00
Totals	\$36,145 00	\$36,825 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Cruz	\$96,586 00	\$155,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Santa Cruz Bank of Savings and Loan	\$518 00	\$518 00	\$518 00

SAN JOAQUIN VALLEY BANK—STOCKTON.

[Incorporated March 14, 1868.]

C. I. LEACH, President.

(Office hours: 9 A. M. to 3 P. M.)

F. J. HUGGINS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$190 05	Capital paid in coin	\$158,580 00
Loans on real estate	176,452 90	Reserve fund and profit and loss	48,220 95
Loans on stocks, bonds, and warrants	275 00	Due depositors	163,645 00
Loans on other securities (grain, etc.)	2,250 00	Other liabilities	706 00
Loans on personal security (including overdrafts)	118,898 24		
Money on hand	43,891 99		
Due from banks and bankers	17,476 14		
Furniture and fixtures	1,500 00		
Interest accrued	9,648 93		
Other assets	568 70		
Total resources	\$371,151 95	Total liabilities	\$371,151 95

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$264,300; the total amount actually paid in coin by stockholders for capital stock is \$158,580. The total number of shares of stock issued is 2,643; the amount paid up on each share of stock is \$60.

The names of the Directors, and number of shares of stock held by each, are as follows:

James A. Crow	186 shares.	W. B. Johnson	50 shares.
John C. White	109 shares.	J. J. Stevinson	50 shares.
G. B. Claiborne	20 shares.	C. I. Leach	100 shares.
R. C. Sargent	50 shares.	W. L. Dudley	97 shares.
C. Swain	70 shares.		

Total number of shares held by the Directors is..... 732 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Joaquin	\$190 05	\$400 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Joaquin	\$123,049 90	\$300,000 00
Stanislaus	27,000 00	
Modoc and Lassen	26,403 00	
Totals	\$176,452 90	\$300,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
20 shares San Joaquin Valley Bank	\$1,200 00	\$275 00	\$1,400 00

SAN JOAQUIN VALLEY BANK—Continued.

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities
Furniture, lease, etc.	\$750 00	\$3,000 00
Agreement to sell land	1,500 00	1,500 00
Totals	\$2,250 00	\$4,500 00

BANK OF SAN JOSÉ.

[Incorporated January 31, 1868.]

(Office hours: 10 A. M. to 3 P. M.)

T. ELLARD BEANS, President.

C. T. PARK, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$120,000 00	Capital paid in coin	\$205,625 00
Real estate taken for debt	11,635 30	Reserve fund and profit and loss	133,656 96
Miscellaneous bonds and stocks	95,100 00	Due depositors	521,038 01
County and State warrants	36,930 38	Due banks and bankers	29,345 67
Loans on real estate	290,908 89	Other liabilities	855 33
Loans on stocks, bonds, and warrants	70,500 00		
Loans on other securities (grain, etc.)	6,775 00		
Loans on personal security (including overdrafts)	147,177 14		
Money on hand	71,487 45		
Due from banks and bankers	18,708 14		
Furniture and fixtures	3,000 00		
Interest accrued	18,298 67		
Total resources	\$890,520 97	Total liabilities	\$890,520 97

DETAILS.

The amount of capital stock is \$250,000; the amount subscribed is \$205,625; the total amount actually paid in coin by stockholders for capital stock is \$205,625. The total number of shares of stock issued is 411 $\frac{1}{4}$; the amount paid up on each share of stock is \$500.

The names of the Directors, and number of shares of stock held by each, are as follows:

T. E. Beans	200 shares.	J. T. Colahan	5 shares.
W. K. Beans	10 shares.		

Total number of shares held by the Directors is

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Santa Clara	\$11,635 30	\$16,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Clara	\$290,908 89	\$534,050 00

BANK OF SAN JOSÉ—Continued.

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Northern Pacific Railroad first mortgage bonds.....	\$50,000 00	\$50,000 00	\$50,000 00
San Luis Obispo County bonds.....	10,000 00	10,000 00	10,000 00
Santa Clara County bonds.....	30,000 00	30,000 00	30,000 00
San José Woolen Mills stock.....	8,500 00	5,100 00	6,375 00
Totals.....	\$98,500 00	\$95,100 00	\$96,375 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
United States 4 per cent consols.....	\$20,000 00	\$20,000 00	\$24,000 00
Spring Valley Water stock.....	20,000 00	14,300 00	17,300 00
Bank stocks.....	50,000 00	17,700 00	33,500 00
Miscellaneous stocks.....	43,400 00	18,500 00	26,950 00
Totals.....	\$133,400 00	\$70,500 00	\$101,750 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Hay, grain, and merchandise, in warehouse.....	\$6,775 00	\$11,482 00

BANK OF SAN LUIS OBISPO.

[Incorporated August 20, 1873.]

(Office hours: 9 A. M. to 4 P. M.)

J. P. ANDREWS, President.

W. E. STEWART, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$17,500 00	Capital paid in coin.....	\$100,000 00
Real estate taken for debt.....	49,068 95	Profit and loss and contingent fund.....	103,906 94
Miscellaneous bonds and stocks.....	2,500 00	Due depositors.....	308,777 39
County warrants.....	6,414 87	Due banks and bankers.....	50,445 86
Loans on real estate.....	120,250 00		
Loans on personal security (including overdrafts).....	320,106 46		
Money on hand.....	42,504 52		
Due from banks and bankers.....	2,563 73		
Expenses and taxes.....	1,321 66		
Other assets.....	900 00		
Total resources.....	\$563,130 19	Total liabilities.....	\$563,130 19

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$100. The names of the Directors, and number of shares of stock held by each, are as follows:

J. P. Andrews.....	275 shares.	George Steele.....	12½ shares.
D. W. James.....	32½ shares.	W. E. Stewart.....	5 shares.
W. L. Beebe.....	8 shares.		

Total number of shares held by the Directors is..... 333 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Luis Obispo.....	\$49,068 95	\$54,970 93

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Luis Obispo.....	\$118,750 00	\$118,750 00
Monterey.....	1,500 00	1,500 00
Totals.....	\$120,250 00	\$120,250 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
San Luis Obispo water stock.....	\$2,500 00	\$2,500 00	\$3,442 50
County warrants.....	6,414 87	6,414 87	6,414 87
Totals.....	\$8,914 87	\$8,914 87	\$9,857 37

SANTA ROSA BANK.

[Incorporated August 20, 1870.]

(Office hours: 10 A.M. to 4 P.M.)

E. T. FARMER, President.

L. W. BURRIS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$11,209 15	Capital paid in coin	\$300,000 00
Real estate taken for debt	38,317 28	Reserve fund and profit and loss	97,253 30
County warrants	1,898 47	Due depositors	339,091 88
Loans on real estate	289,695 75	Due banks and bankers	51,359 21
Loans on other securities (grain, etc.)	115,326 00	Other liabilities	572 00
Loans on personal security (including overdrafts)	213,541 74		
Money on hand	71,262 33		
Due from banks and bankers	3,458 39		
Interest accrued	14,211 76		
Expenses and taxes	14,042 44		
Other assets	15,313 17		
Total resources	\$788,276 48	Total liabilities	\$788,276 48

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$300,000. The total number of shares of stock issued is 3,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

E. T. Farmer	100 shares.	J. A. Paxton	590 shares.
Thos. Hopper	500 shares.	D. Burris	350 shares.
J. H. Laughlin	150 shares.	W. E. McConnell	20 shares.
J. S. Taylor	100 shares.		

Total number of shares held by the Directors is 1,810 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sonoma	\$36,718 78	\$45,000 00
Mendocino	1,598 50	2,300 00
Totals	\$38,317 28	\$47,300 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Mendocino	\$46,085 00	\$90,000 00
Humboldt	23,000 00	50,000 00
Placer	12,500 00	20,000 00
Sonoma	208,110 75	405,000 00
Totals	\$289,695 75	\$565,000 00

SANTA ROSA BANK—Continued.

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.	Market Value.
County school orders	\$1,898 47	\$1,898 47

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Wine and brandy	\$115,326 00	\$150,000 00

SAVINGS BANK OF SANTA ROSA.

[Incorporated March 10, 1873.]

(Office hours: 10 A. M. to 4 P. M.)

A. P. OVERTON, President.

GEO. P. NOONAN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$10,629 25	Capital paid in coin	\$150,000 00
Real estate taken for debt	6,830 23	Profit and loss and contin-	
County warrants	5,726 55	gent fund	30,801 03
Loans on real estate	207,202 50	Due depositors	322,553 70
Loans on stocks, bonds, and		Due banks and bankers	21,081 03
warrants	50,740 00	Other liabilities	317 00
Loans on other securities			
(grain, etc.)	10,000 00		
Loans on personal security			
(including overdrafts)	191,027 47		
Money on hand	38,365 53		
Due from banks and bankers	907 20		
Furniture and fixtures	3,124 98		
Total resources	\$524,553 66	Total liabilities	\$524,553 66

DETAILS.

The amount of capital stock is \$150,000; the amount subscribed is \$150,000; the total amount actually paid in coin by stockholders for capital stock is \$150,000. The total number of shares of stock issued is 1,500; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

A. P. Overton	115 shares.	John Walker	10 shares
W. S. M. Wright	88 shares.	J. M. Laughlin	60 shares
M. Doyle	100 shares.	Julius Ort	11 shares
D. Brown	55 shares.		
Total number of shares held by the Directors is		439 shares	

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sonoma	\$6,830 23	\$8,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma	\$207,202 50	\$450,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Sonoma County school orders	\$5,726 55	\$5,726 55	\$5,726 55

SAVINGS BANK OF SANTA ROSA—Continued.

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Bank stock	\$60,000 00	\$50,740 00	\$70,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts (grain)	\$10,000 00	\$15,000 00

BANK OF SHASTA COUNTY—REDDING.

[Incorporated February 25, 1884.]

C. C. BUSH, President.

(Office hours: 9 A. M. to 4 P. M.)

FRED. GROTEFEND, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Miscellaneous bonds and stocks	\$9,000 00	Capital paid in coin	\$13,200 00
County warrants	7,622 28	Reserve fund and profit and loss	1,128 80
Loans on real estate	16,647 00	Due depositors	33,159 25
Loans on other securities (grain, etc.)	1,195 00	Due banks and bankers	8,340 21
Loans on personal security (including overdrafts)	12,479 52		
Money on hand	9,854 99		
Checks and other cash items	133 00		
Furniture and fixtures	2,437 97		
Expenses and taxes	1,458 30		
Total resources	\$60,828 06	Total liabilities	\$60,828 06

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$66,000; the total amount actually paid in coin by stockholders for capital stock is \$13,200. The total number of shares of stock issued is 132; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

C. C. Bush	30 shares.	H. F. Johnson	30 shares.
Jas. McCormick	30 shares.	R. G. Dunn	6 shares.
E. A. Reid	30 shares.	Fred. Grotefend	6 shares.

Total number of shares held by the Directors is 132 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Shasta	\$14,038 00	\$36,000 00
Modoc	609 00	1,500 00
Lassen	2,000 00	9,000 00
Totals	\$16,647 00	\$46,500 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.	Market Value.
Emery School District bonds, Alameda County	\$9,000 00	\$9,330 00
Shasta County warrants	7,622 28	7,697 33
Totals	\$16,622 28	\$17,027 33

SISKIYOU COUNTY BANK—YREKA.

[Incorporated September 11, 1882.]

(Office hours: 8 A. M. to 5 P. M.)

J. CHURCHILL, President.

FRED. E. WADSWORTH, Cashier.

Resources.	Amount.	Liabilities.	Amount.
County warrants	\$523 35	Capital paid in coin	\$60,000 00
Loans on real estate	107,211 48	Profit and loss	10,117 61
Loans on stocks, bonds, and warrants	2,561 25	Due depositors	173,227 46
Loans on other securities (grain, etc.)	6,286 77		
Loans on personal security (including overdrafts)	82,802 13		
Money on hand	27,151 23		
Due from banks and bankers	12,052 91		
Furniture and fixtures	2,000 00		
Other assets	2,755 95		
Total resources	\$243,345 07	Total liabilities	\$243,345 07

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$60,000. The total number of shares of stock issued is 2,000; the amount paid up on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. Churchill	400 shares.	E. Wadsworth	400 shares.
L. Huseman	400 shares.	H. Wadsworth	400 shares.
N. D. Julien	400 shares.		

Total number of shares held by the Directors is 2,000 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Jackson, Oregon	\$250 00	\$400 00
Klamath, Oregon	6,381 85	15,000 00
Lassen	2,000 00	4,000 00
Modoc	50,702 95	100,000 00
Siskiyou	47,876 68	80,000 00
Totals	\$107,211 48	\$199,400 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Klamath County, Oregon	\$581 49	\$523 35	\$560 00

SISKIYOU COUNTY BANK—Continued.

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
County warrants and orders partly secured by notes.....	\$2,600 00	\$2,561 25	\$2,600 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Chinese jewelry, cattle, gold dust	\$6,286 77	\$8,000 00

BANK OF SONOMA COUNTY—PETALUMA.

[Incorporated May 10, 1866.]

(Office hours: 10 A. M. to 4 P. M.)

WILLIAM HILL, President.

J. S. VAN DOREN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$18,000 00	Capital paid in coin.....	\$300,000 00
Miscellaneous bonds and stocks.....	12,000 00	Reserve fund.....	32,820 80
Loans on real estate.....	299,479 90	Due depositors.....	177,891 98
Loans on personal security (including overdrafts).....	183,486 01	Due banks and bankers.....	47,684 69
Money on hand.....	43,316 06	Other liabilities.....	498 00
Due from banks and bankers.....	613 50		
Furniture and fixtures.....	2,000 00		
Total resources.....	\$558,895 47	Total liabilities.....	\$558,895 47

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$300,000. The total number of shares of stock issued is 3,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

William Hill.....	330 shares.	J. E. Gwinn.....	164 shares.
W. Dutton.....	330 shares.	E. Newburgh.....	100 shares.
E. Denman.....	300 shares.		

Total number of shares held by the Directors is.....1,224 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma.....	\$151,691 90	\$444,590 00
Napa.....	34,000 00	125,000 00
Marin.....	28,500 00	71,300 00
Humboldt.....	57,538 00	125,640 00
Yuba.....	750 00	5,000 00
Mendocino.....	12,000 00	65,000 00
Ventura.....	15,000 00	65,000 00
Totals.....	\$299,479 90	\$901,520 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Sonoma County Water Company.....	\$12,000 00	\$12,000 00	\$12,000 00

SONOMA VALLEY BANK—SONOMA.

[Incorporated June 9, 1875.]

(Office hours: 9 A. M. to 4 P. M.)

DAVID BURRIS, President.

JESSE BURRIS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$1,109 59	Capital paid in coin	\$51,100 00
Loans on real estate	74,399 00	Profit and loss and contin-	
Loans on personal security		gent fund	19,583 37
(including overdrafts)	20,572 23	Due depositors	42,625 68
Money on hand	9,328 85	Due banks and bankers	3,631 74
Due from banks and bankers	10,830 47	Other liabilities	6,134 82
Furniture and fixtures	700 00		
Interest accrued	6,134 82		
Total resources	\$123,074 96	Total liabilities	\$123,074 96

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$51,100; the total amount actually paid in coin by stockholders for capital stock is \$51,100. The total number of shares of stock issued is 511; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

David Burris	270 shares.	F. Clewe	40 shares.
F. Duhring	100 shares.	A. F. Haraszthy	10 shares.
Thomas Hopper	51 shares.		
Total number of shares held by the Directors is			
471 shares.			

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sonoma	\$1,109 59	\$1,800 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
Sonoma	\$72,599 00
Napa	1,800 00
Total	\$74,399 00

BANK OF ST. HELENA.

[Incorporated August 9, 1882.]

(Office hours 8:30 A. M. to 4 P. M.)

S. EWER, President.

OWEN WADE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$10,600 00	Capital paid in coin	\$80,000 00
County warrants	65 00	Profit and loss and contin-	
Loans on real estate	43,600 00	gent fund	3,656 77
Loans on stocks, bonds, and		Due depositors	37,538 77
warrants	9,325 00	Due banks and bankers	13,210 31
Loans on personal security		Other liabilities	827 40
(including overdrafts)	59,095 25		
Money on hand	7,668 29		
Furniture and fixtures	3,000 00		
Interest accrued	1,879 71		
Total resources	\$135,233 25	Total liabilities	\$135,233 25

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$80,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$80.

The names of the Directors, and number of shares of stock held by each, are as follows:

S. Ewer	100 shares.	S. C. Hastings	100 shares.
W. Scheffler	25 shares.	H. J. Lewelling	65 shares.
Charles Krug	60 shares.	John Thomann	50 shares.
H. W. Crabb	50 shares.	George K. Gluyas	20 shares.
W. W. Lyman	13 shares.	Charles Thompson	10 shares.
Isaac Tabor	14 shares.		
Total number of shares held by the Directors is			
507 shares.			

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Napa	\$43,000 00	\$70,000 00
Alameda	600 00	1,000 00
Totals	\$43,600 00	\$71,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
80 shares St. Helena Warehouse Association	\$2,000 00	\$2,000 00	\$2,000 00
1,465 shares St. Helena Water Company	14,650 00	7,325 00	8,790 00
Totals	\$16,650 00	\$9,325 00	\$10,790 00

BANK OF SUISUN.

[Incorporated February 7, 1876.]

R. D. ROBBINS, President.

(Office hours: 8 A. M. to 4 P. M.)

WM. WOLF, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Miscellaneous bonds and stocks	\$6,150 00	Capital paid in coin	\$100,000 00
Loans on real estate	290,385 17	Reserve fund	87,634 14
Loans on personal security (including overdrafts)	82,130 81	Due depositors	303,220 81
Money on hand	18,858 45	Other liabilities	6,366 00
Due from banks and bankers	80,971 38		
Furniture and fixtures	2,500 00		
Interest accrued	16,225 14		
Total resources	\$497,220 95	Total liabilities	\$497,220 95

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

R. D. Robbins	490 shares.	W. H. Turner	20 shares
C. F. D. Hastings	180 shares.	John Woods	10 shares
E. P. Hilborn	20 shares.		
Total number of shares held by the Directors is		720 shares	

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
Solano	\$264,582 32
Napa	14,037 84
Contra Costa	11,765 01
Total	\$290,385 17

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Solano County bonds	\$6,150 00	\$6,150 00	\$6,150 00

BANK OF TEHAMA COUNTY—RED BLUFF.

[Incorporated September 5, 1874.]

(Office hours: 9 A. M. to 4 P. M.)

CHAS. CADWALADER, President.

W. B. CAHOONE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$300 00	Capital paid in coin	\$300,000 00
County warrants	16,078 35	Reserve fund and profit and loss	86,201 01
Loans on real estate	183,420 00	Due depositors	292,370 75
Loans on other securities (grain, etc.)	15,540 00	Due banks and bankers	47,400 01
Loans on personal security (including overdrafts)	470,074 81		
Money on hand	37,669 67		
Due from banks and bankers	688 94		
Furniture and fixtures	2,200 00		
Total resources	\$725,971 77	Total liabilities	\$725,971 77

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$300,000. The total number of shares of stock issued is 3,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. S. Cone	483 shares.	Arthur Brown	52 shares.
Chas. Cadwalader	121 shares.	H. A. Brown	37 shares.
H. Kraft	105 shares.		
Total number of shares held by the Directors is		798 shares.	

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Tehama	\$300 00	\$300 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Tehama	\$177,920 00	\$266,880 00
Shasta	3,000 00	5,000 00
Lassen	2,500 00	3,500 00
Totals	\$183,420 00	\$275,380 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Tehama County warrants	\$16,078 35	\$16,078 35	\$16,078 35

BANK OF TEHAMA COUNTY—Continued.

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Grain in warehouse.....	\$15,540 00	\$18,000 00

BANK OF TOMALES.

[Incorporated June 25, 1875.]

(Office hours: 9 A. M. to 4 P. M.)

WARREN DUTTON, President.

THOS. J. ABLES, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$3,000 00	Capital paid in coin	\$100,000 00
Real estate taken for debt	3,000 00	Reserve fund and profit and loss	45,680 14
Loans on real estate	97,713 40	Due depositors	41,574 42
Loans on stocks, bonds, and warrants	9,000 00	Due banks and bankers	23,336 19
Loans on personal security (including overdrafts)	69,745 04		
Money on hand	5,664 73		
Checks and other cash items	9,527 07		
Furniture and fixtures	1,000 00		
Interest accrued	9,360 00		
Expenses and taxes	2,580 51		
Total resources	\$210,590 75	Total liabilities	\$210,590 75

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

Warren Dutton	200 shares.	Henry E. Lawrence	60 shares.
John Griffin	50 shares.	Hollis Hitchcock	50 shares.
George W. Burbank	50 shares.		
Total number of shares held by the Directors is		410 shares.	

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Marin	\$3,000 00	\$6,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Marin	\$48,763 40	\$70,000 00
Sonoma	47,700 00	65,000 00
Mendocino	1,250 00	2,500 00
Totals	\$97,713 40	\$137,500 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
73 shares capital stock Bank of Tomales	\$7,300 00	\$9,000 00	\$10,600 00

BANK OF UKIAH.

[Incorporated January 10, 1874.]

R. McGARVEY, President.

(Office hours: 9 A. M. to 3 P. M.)

SAM'L WHEELER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$15,538 10	Capital paid in coin	\$250,000 00
Miscellaneous * bonds and stocks	959 25	Profit and loss and contingent fund	44,421 50
County warrants	2,512 61	Due depositors	116,585 00
Loans on real estate	276,006 06	Due banks and bankers	29,528 00
Loans on personal security (including overdrafts)	67,999 82	Other liabilities	100 00
Money on hand	77,620 03		
Total resources	\$440,635 87	Total liabilities	\$440,635 87

DETAILS.

The amount of capital stock is \$250,000; the amount subscribed is \$250,000; the total amount actually paid in coin by stockholders for capital stock is \$250,000. The total number of shares of stock issued is 2,500; the amount paid up on each share of stock is \$100. The names of the Directors, and number of shares of stock held by each, are as follows:

R. McGarvey	100 shares.	Jno. S. Reed	150 shares.
G. Hagenmeyer	367 shares.	J. N. Seawell	20 shares.
Jno. P. Hoffman	66 shares.		

Total number of shares held by the Directors is 703 shares

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Mendocino	\$250,554 73	\$500,000 00
Humboldt	20,234 02	50,000 00
Trinity	5,217 31	10,000 00
Totals	\$276,006 06	\$560,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.
Russian River road	\$2,000 00	\$959 25
Mendocino County warrants	2,750 00	2,512 61
Totals	\$4,750 00	\$3,471 86

BANK OF VACAVILLE.

[Incorporated April 23, 1883.]

R. D. ROBBINS, President.

(Office hours: 9 A. M. to 4 P. M.)

EDWARD FISHER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate	\$25,270 00	Capital paid in coin	\$30,000 00
Loans on other securities (grain, etc.)	800 00	Reserve fund and profit and loss	3,426 33
Loans on personal security (including overdrafts)	62,441 21	Due depositors	37,125 11
Money on hand	8,499 83	Due banks and bankers	27,459 60
Furniture and fixtures	1,000 00		
Total resources	\$98,011 04	Total liabilities	\$98,011 04

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$30,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$30. The names of the Directors, and number of shares of stock held by each, are as follows:

R. D. Robbins	525 shares.	E. R. Thurber	15 shares.
W. B. Parker	270 shares.	D. Dutton	30 shares.
W. B. Davis	10 shares.		

Total number of shares held by the Directors is 850 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Solano	\$25,270 00	\$50,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
79,000 pounds wheat	\$800 00	\$1,000 00

BANK OF VENTURA—SAN BUENAVENTURA.

[Incorporated September 19, 1874.]

(Office hours: 9 A. M. to 4 P. M.)

THOMAS R. BARD, President.

HENRY CLAY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$3,000 00	Capital paid in coin	\$90,000 00
Real estate taken for debt	1,229 97	Reserve fund	17,355 11
County warrants	897 99	Due depositors	75,473 88
Loans on real estate	26,711 44	Due banks and bankers	1,353 70
Loans on personal security (including overdrafts)	129,962 63		
Money on hand	14,295 16		
Due from banks and bankers	2,647 96		
Furniture and fixtures	2,000 00		
Interest accrued	3,437 59		
Total resources	\$184,182 74	Total liabilities	\$184,182 74

DETAILS.

The amount of capital stock is \$250,000; the amount subscribed is \$250,000; the total amount actually paid in coin by stockholders for capital stock is \$90,000. The total number of shares of stock issued is 2,500; the amount paid up on each share of stock is \$36.

The names of the Directors, and number of shares of stock held by each, are as follows:

Thomas R. Bard	315 shares.	Henry Clay	80 shares.
D. S. Blackburn	200 shares.	L. Snodgrass	770 shares.
L. C. McKeeby	100 shares.	E. P. Foster	400 shares.
G. W. Chrisman	35 shares.		

Total number of shares held by the Directors is 1,900 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Ventura	\$1,229 97	\$1,229 97

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Ventura	\$26,711 44	\$26,711 44

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.	Market Value.
County warrants	\$897 99	\$897 99

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.
Grain and personal	\$113,780 83

BANK OF VISALIA.

[Incorporated August 21, 1874.]

(Office hours: 10 A. M. to 3 P. M.)

R. E. HYDE, President.

C. J. GIDDINGS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$7,600 00	Capital paid in coin	\$200,000 00
Real estate taken for debt	10,953 57	Reserve fund and profit and loss	30,592 79
United States bonds	5,465 62	Due depositors	149,868 11
County warrants	251 00	Other liabilities	19,040 00
Loans on real estate	164,532 25		
Loans on personal security (including overdrafts)	144,988 09		
Money on hand	17,887 19		
Due from banks and bankers	24,352 23		
Furniture and fixtures	1,400 00		
Interest accrued	19,040 00		
Other assets	3,030 95		
Total resources	\$399,500 90	Total liabilities	\$399,500 90

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$200,000. The total number of shares of stock issued is 2,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

R. E. Hyde	838 shares.	T. Lindsey	23 shares.
C. Burrel	588 shares.	J. D. Hyde	22 shares.
C. J. Giddings	40 shares.		

Total number of shares held by the Directors is 1,511 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Tulare	\$10,953 57	\$12,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Tulare	\$163,139 25	\$200,000 00
Fresno	1,393 00	2,500 00
Totals	\$164,532 25	\$202,500 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States 4 per cent bonds	\$5,000 00	\$5,465 62	\$6,000 00
Tulare County warrants	251 00	251 00	251 00
Totals	\$5,251 00	\$5,716 62	\$6,251 00

BANK OF WATSONVILLE.

[Incorporated May 11, 1874.]

(Office hours: 9 A. M. to 4 P. M.)

G. M. BOCKIUS, President.

J. N. BESSE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$12,954 05	Capital paid in coin	\$140,000 00
Real estate taken for debt	22,485 74	Reserve fund and profit and loss	7,596 51
County warrants	3,945 39	Due depositors	194,128 76
Loans on real estate	237,267 00	Due banks and bankers	19,130 14
Loans on stocks, bonds, and warrants	1,300 00	Other liabilities	300 00
Loans on other securities (grain, etc.)	2,400 00		
Loans on personal security	56,536 05		
Money on hand	13,915 34		
Due from banks and bankers	4,721 91		
Furniture and fixtures	2,129 90		
Expenses and taxes	3,500 00		
Total resources	\$361,155 41	Total liabilities	\$361,155 41

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$140,000. The total number of shares of stock issued is 400; the amount paid up on each share of stock is \$350.

The names of the Directors, and number of shares of stock held by each, are as follows:

Charles Ford	50 shares.	John T. Porter	20 shares.
G. M. Bockius	43 shares.	W. G. Hudson	5 shares.
Thos. Snodgrass	29 shares.	J. N. Besse	3 shares.

Total number of shares held by the Directors is 150 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Santa Cruz	\$22,485 74	\$22,485 74

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Cruz	\$131,700 00	\$210,000 00
Monterey	83,087 00	140,000 00
Ventura	18,000 00	30,000 00
San Benito	4,500 00	7,000 00
Totals	\$237,267 00	\$387,000 00

BANK OF WATSONVILLE—Continued.

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
County and school warrants, Santa Cruz and Monterey Counties	\$3,945 39	\$3,945 39	\$3,945 39

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Bank of Watsonville stock	\$3,500 00	\$300 00	\$3,500 00
Bank of Santa Cruz County stock	1,140 00	1,000 00	1,140 00
Totals	\$4,640 00	\$1,300 00	\$4,640 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts for grain stored	\$2,400 00	\$3,500 00

WELLS, FARGO & CO.'S BANK—SAN FRANCISCO.

[Incorporated February 5, 1866.]

LLOYD TEVIS, President.

(Office hours: 10 A. M. to 3 P. M.)

H. WADSWORTH, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate.....	\$125,008 27	Capital paid in coin.....	\$500,000 00
United States bonds.....	40,132 18	Reserve fund and profit and loss.....	2,826,293 15
Miscellaneous bonds and stocks.....	2,000 00	Due depositors.....	1,741,765 17
Loans on real estate.....	95,343 76	Due banks and bankers.....	15,765 13
Loans on stocks, bonds, and warrants.....	37,852 05	Other liabilities.....	1,414 26
Loans on other securities (grain, etc.).....	367,194 21		
Loans on personal security.....	1,912,915 02		
Money on hand.....	838,415 12		
Due from banks and bankers.....	167,500 96		
Furniture and fixtures.....	4,000 00		
Other assets.....	1,494,876 14		
Total resources.....	\$5,085,237 71	Total liabilities.....	\$5,085,237 71

DETAILS.

The amount of capital stock is \$6,250,000; the amount subscribed is \$6,250,000; the total amount actually paid in coin by stockholders for capital stock is \$500,000. The total number of shares of stock issued is 62,500; the amount paid up on each share of stock is \$8.

The names of the Directors, and number of shares of stock held by each, are as follows:

Leland Stanford.....	386 shares.	George E. Gray.....	20 shares.
Charles Crocker.....	2,421 shares.	John J. Valentine.....	1 share.
C. F. Crocker.....	100 shares.	J. C. Fargo.....	205 shares.
Lloyd Tevis.....	200 shares.	Charles Fargo.....	5 shares.
Oliver Eldridge.....	10 shares.		

Total number of shares held by the Directors is3,348 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco.....	\$40,000 00	\$45,000 00
Sacramento.....	4,758 00	5,000 00
Alameda.....	5,000 00	5,000 00
Salt Lake, Utah.....	30,000 00	40,000 00
Denver, Colorado.....	10,000 00	15,000 00
Carson, Nevada.....	4,000 00	5,000 00
Chicago, Illinois.....	2,500 00	2,500 00
Lincoln, Nebraska.....	3,350 00	3,500 00
El Paso, Texas.....	4,000 00	4,000 00
Omaha, Nebraska.....	11,400 27	11,400 27
Las Vegas, New Mexico.....	10,000 00	10,000 00
Totals.....	\$125,008 27	\$146,400 27

WELLS, FARGO & CO.'S BANK—Continued.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco.....	\$17,352 69	\$26,000 00
Santa Clara.....	2,053 70	10,000 00
Merced.....	1,250 00	1,500 00
Siskiyou.....	200 00	500 00
Fresno.....	11,886 22	15,000 00
Alameda.....	8,067 41	11,000 00
Maine.....	6,000 00	8,000 00
Illinois.....	48,533 74	75,000 00
Totals.....	\$95,343 76	\$147,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States 4 per cent bonds.....	\$50,000 00	\$40,132 18	\$60,000 00
Utah Central Railroad Company.....	2,000 00	2,000 00	2,000 00
Totals.....	\$52,000 00	\$42,132 18	\$62,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
20 shares Firemen's Fund Insurance Company.....	\$2,000 00	\$420 50	\$2,000 00
270 shares First National Bank, Prescott, A. T.....	27,000 00	18,000 00	27,000 00
Inyo County bonds.....	1,000 00	200 00	1,800 00
Cassia County, Idaho, scrip.....	2,000 00	1,231 55	2,000 00
Redwood City bonds.....	11,000 00	8,000 00	10,000 00
200 shares Newport Coal Company.....	20,000 00	10,000 00	16,000 00
Totals.....	\$63,000 00	\$37,852 05	\$58,800 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Wheat.....	\$38,955 90	\$43,000 00
Carriages.....	1,500 00	2,000 00
Beer.....	4,000 00	5,000 00
Quicksilver.....	1,344 00	1,500 00
Hardware, iron, etc.....	53,691 08	58,000 00
Totals.....	\$99,490 98	\$109,500 00

BANK OF WILLOWS.

[Incorporated September 2, 1880.]

(Office hours: 9 A. M. to 3 P. M.)

N. D. RIDEOUT, President.

WM. C. MURDOCH, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$6,650 00	Capital paid in coin.....	\$100,000 00
Real estate taken for debt.....	10,524 99	Reserve fund and profit and loss.....	57,160 90
Miscellaneous bonds and stocks.....	20,800 00	Due depositors.....	230,253 17
Loans on real estate.....	60,320 00	Due banks and bankers.....	159,709 58
Loans on stocks, bonds, and warrants.....	13,760 00		
Loans on other securities (grain, etc.).....	247,620 88		
Loans on personal security (including overdrafts).....	148,302 71		
Money on hand.....	31,823 52		
Checks and other cash items.....	5,321 50		
Furniture and fixtures.....	2,000 00		
Total resources.....	\$547,123 60	Total liabilities.....	\$547,123 60

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 2,000; the amount paid up on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows:

N. D. Rideout.....	1,020 shares.	Warren Green.....	160 shares.
Wm. C. Murdoch.....	300 shares.	N. A. Rideout.....	80 shares.
W. C. Belcher.....	200 shares.		

Total number of shares held by the Directors is.....1,760 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Colusa.....	\$10,524 99	\$11,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Colusa.....	\$60,320 00	\$125,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Willows Warehouse Association.....	\$25,000 00	\$20,800 00	\$25,000 00

BANK OF WILLOWS—Continued.

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Willows Warehouse Association.....	\$24,000 00	\$13,760 00	\$24,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Grain in warehouse.....	\$247,620 88	\$320,000 00

BANK OF WOODLAND.

[Incorporated November 16, 1888.]

J. D. STEPHENS, President.

(Office hours: 9 A. M. to 3:30 P. M.)

C. F. THOMAS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$15,000 00	Capital paid in coin	\$600,000 00
Real estate (old bank)	5,000 00	Reserve fund and profit and loss	102,253 75
United States bonds	230,937 50	Due depositors	397,161 00
County warrants	18,834 16	Due banks and bankers	74,881 18
Loans on real estate	564,577 75	Other liabilities	220,000 00
Loans on stocks, bonds, and warrants	300 00		
Loans on other securities (grain, etc.)	182,524 41		
Loans on personal security	245,056 51		
Money on hand	67,419 55		
Checks and other cash items	6,196 86		
Due from banks and bankers	22,449 79		
Interest accrued	36,000 00		
Total resources	\$1,394,296 53	Total liabilities	\$1,394,296 53

DETAILS.

The amount of capital stock is \$1,000,000; the amount subscribed is \$600,000; the total amount actually paid in coin by stockholders for capital stock is \$600,000. The total number of shares of stock issued is 6,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. D. Stephens	2,521 shares.	J. H. Harlan	80 shares.
H. Fredericks	118 shares.	F. S. Freeman	10 shares.
L. D. Stephens	228 shares.	J. Hollingsworth	264 shares.
C. Nelson	133 shares.		

Total number of shares held by the Directors is 3,354 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Yolo	\$555,777 75	\$900,000 00
Colusa	8,800 00	16,000 00
Totals	\$564,577 75	\$916,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States 4 per cent bonds	\$100,000 00	\$230,937 50	\$234,750 00
United States 4½ per cent bonds	100,000 00		
Yolo County warrants	18,834 16		
Totals	\$218,834 16	\$249,771 66	\$253,584 16

BANK OF WOODLAND—Continued.

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Bank of Yolo stock	\$300 00	\$300 00	\$300 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts for grain	\$172,313 23	\$200,000 00
Warehouse receipts for sugar	10,211 18	11,000 00
Totals	\$182,524 41	\$211,000 00

BANK OF YOLO—WOODLAND.

[Incorporated January 27, 1883.]

(Office hours: 9 A. M. to 3:30 P. M.)

H. P. MERRITT, President.

C. W. BUSH, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$6,650 60	Capital paid in coin	\$299,500 00
County warrants	4,124 93	Profit and loss and contin-	
Loans on real estate	270,285 97	gent fund	38,112 00
Loans on stocks, bonds, and		Due depositors	215,367 17
warrants	60 00	Due banks and bankers	4,312 17
Loans on other securities		Other liabilities	55,000 00
(grain, etc.)	6,440 00		
Loans on personal security			
(including overdrafts)	223,268 73		
Money on hand	52,366 95		
Checks and other cash items ..	757 40		
Due from banks and bankers ..	22,297 59		
Furniture and fixtures	2,997 14		
Interest accrued	10,000 00		
Expenses and taxes	13,042 07		
Total resources	\$612,291 38	Total liabilities	\$612,291 38

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$299,500. The total number of shares of stock issued is 2,995; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. P. Merritt	100 shares.	T. N. Mering	100 shares.
W. W. Brownell	100 shares.	J. W. Freeman	1 share.
E. R. Lowe	100 shares.	Benj. Peart	50 shares.
Chas. F. Reed	35 shares.	D. N. Hershey	100 shares.
A. D. Porter	100 shares.		

Total number of shares held by the Directors is 686 shares

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Yolo	\$253,993 97	\$320,000 00
Colusa	10,000 00	20,000 00
Solano	6,292 00	15,000 00
Totals	\$270,285 97	\$355,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Yolo County warrants	\$4,247 00	\$4,124 93	\$4,247 00

BANK OF YOLO—Continued.

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Woodland Opera House stock	\$100 00	\$60 00	\$70 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Wheat in warehouse	\$6,440 00	\$8,100 00

SEMI-ANNUAL REPORTS
OF
SAN FRANCISCO BRANCHES OF FOREIGN BANKS,

FILED JANUARY 1, 1885.

REPORTS OF BRANCHES OF FOREIGN BANKS.

SAN FRANCISCO BRANCH OF THE ANGLO-CALIFORNIAN BANK (LIMITED).

[Incorporated April 5, 1873.]

(Office hours: 10 A. M. to 3 P. M.)

I. STEINHART, Manager.

P. N. LILIENTHAL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$96,027 56	Due head office in London...	\$3,313,125 96
Real estate taken for debt	11,700 00	Profit and loss and contin-	
Loans on real estate	309,950 00	gent fund	61,998 94
Loans on stocks, bonds, and		Due depositors	2,427,987 40
warrants	259,088 58	Due banks and bankers	
Loans on other securities		(foreign)	649,957 75
(grain, etc.)	111,841 75	Other liabilities	31,061 41
Loans on personal security			
(including overdrafts)	2,359,677 83		
Money on hand	1,055,511 66		
Due on letters of credit	630,800 98		
Due from banks and bankers	474,670 90		
Furniture and fixtures	10,844 26		
Silver bars and Mexican dol-			
lars on hand and in transitu	1,057,501 67		
Other assets	106,516 27		
Total resources	\$6,484,131 46	Total liabilities	\$6,484,131 46

DETAILS.

The amount of capital stock is \$3,000,000; the amount subscribed is \$3,000,000; the total amount actually paid in coin by stockholders for capital stock is \$1,501,500. The total number of shares of stock issued is 600 deferred, 29,970 common; the amount paid up on each share of stock is £1 for deferred, and £10 for common.

The names of the Directors, residents of London, are as follows: W. F. Scholfield, E. H. Lushington, J. Sebag, J. Seligman, J. Simon.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco	\$9,700 00	\$13,000 00
Alameda	2,000 00	
Totals	\$11,700 00	\$13,000 00

SAN FRANCISCO BRANCH OF THE ANGLO-CALIFORNIAN BANK (LIMITED)
Continued.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco	\$111,150 00	} \$370,000 00
Lassen	4,000 00	
San Bernardino	50,500 00	
San Luis Obispo	23,000 00	
San Mateo	7,300 00	
Arizona Territory	14,000 00	
Washington Territory	100,000 00	
Totals	\$309,950 00	\$370,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
The bank held on January 1, 1885, sundry stocks, bonds, notes, etc., as collateral for loans amounting to	\$259,088 58	\$400,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
The bank held bills of lading, warehouse receipts, chattel mortgages, crude silver, etc., for loans	\$111,841 75	\$139,000 00

SAN FRANCISCO BRANCH OF THE BANK OF BRITISH COLUMBIA.

[Incorporated by Royal Charter. 1862.]

(Office hours: 10 A. M. to 3 P. M.)

W. POWELL, Manager.

J. C. KEITH, Acting Accountant.

Resources.	Amount.	Liabilities.	Amount.
Loans on stocks, bonds, and warrants	\$165,363 87	Due head office, London	\$603,770 91
Loans on other securities (grain, etc.)	253,093 33	Due depositors	556,889 82
Loans on personal security (including overdrafts)	364,953 26	Due banks and bankers	12,841 09
Money on hand	387,740 73		
Due from banks and bankers	2,350 63		
Total resources	\$1,173,501 82	Total liabilities	\$1,173,501 82

DETAILS.

The amount of capital stock is £500,000; the amount subscribed is £500,000; the total amount actually paid in coin by stockholders for capital stock is £346,000.
The names of the Directors are as follows: Robert Gillespie, Chairman; E. Colville, Deputy Chairman; James Anderson, H. D. Harrison, H. E. Ransom, Sir John Rose, G.C.M.G.

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Miscellaneous stocks and bonds	\$165,363 87	\$215,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Bills of lading and warehouse receipts for wheat, barley, grain bags, etc.	\$253,093 33	\$354,000 00

AGENCY OF THE BANK OF BRITISH NORTH AMERICA— SAN FRANCISCO.

[Incorporated by Royal Charter, 1840.]

W. LAWSON, Agent.

(Office hours: 10 A. M. to 3 P. M.)

C. TAYLOR, Agent.

Resources.	Amount.	Liabilities.	Amount.
Loans on stocks, bonds, and warrants	\$400,900 00	Due London office	\$653,295 99
Loans on other securities (grain, etc.)	216,820 70	Due depositors	405,051 88
Loans on personal security (including overdrafts)	160,257 30	Due banks and bankers	5,674 57
Money on hand	181,632 89		
Checks and other cash items	104,292 83		
Due from banks and bankers	118 70		
Total resources	\$1,064,022 42	Total liabilities	\$1,064,022 42

DETAILS.

The amount of capital stock is \$4,866,666 66; the amount subscribed is \$4,866,666 67; the total amount actually paid in coin by stockholders for capital stock is \$4,866,666 67. The total number of shares of stock issued is 20,000; the amount paid up on each share of stock is \$243 33.

The names of the Directors are as follows: J. H. Brodie, John J. Cater, Henry R. Farrer, Richard H. Glyn, E. A. Hoare, H. J. B. Kendall, J. J. Kingsford, F. Lubbock, A. H. Phillpotts, J. Murray Robertson.

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Railroad, water, city, and county, etc.	\$527,100 00	\$400,900 00	\$481,150 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts, bills of lading, bullion, etc.	\$216,820 70	\$225,557 40

SAN FRANCISCO BRANCH OF THE LONDON AND SAN FRANCISCO BANK (LIMITED).

[Incorporated September 13, 1880.]

(Office hours: 10 A. M. to 3 P. M.)

ARTHUR SCRIVENER, Manager.

WILLIAM STEEL, Assistant Manager.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$30,924 34	Capital paid in coin, due head office	\$2,867,531 84
Loans on real estate	79,773 05	Reserve fund and profit and loss	50,000 00
Loans on stocks, bonds, and warrants	268,931 32	Due depositors	1,259,202 41
Loans on other securities (grain, etc.)	541,215 26	Due banks and bankers	29,035 96
Loans on personal security (including overdrafts)	1,131,352 46	Other liabilities	30,481 15
Money on hand	787,221 17		
Checks and other cash items	128,781 84		
Due from banks and bankers	781,996 69		
Expenses and taxes	26,221 71		
Other assets	459,833 52		
Total resources	\$4,236,251 36	Total liabilities	\$4,236,251 36

DETAILS.

The amount of capital stock is £420,000; the amount subscribed is £420,000; the total amount actually paid in coin by stockholders for capital stock is £420,000. The total number of shares of stock issued is 60,000; the amount paid up on each share of stock is £7.

The names of the Directors, and number of shares of stock held by each, are as follows:

W. F. Babcock	150 shares.	William Newbold	150 shares.
G. W. Campbell	150 shares.	R. D. Peebles	500 shares.
H. Goschen	250 shares.	F. Rodewald	3,000 shares.
E. H. Green	630 shares.	Robert Ryrie	450 shares.
Charles Hemery	1,000 shares.	Baron H. de Stern	502 shares.

Total number of shares held by the Directors is 6,782 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Los Angeles	\$7,914 88	\$7,914 88
Santa Barbara	7,436 97	7,436 97
Sonoma	7,575 83	7,575 83
San Francisco	7,996 66	7,996 66
Totals	\$30,924 34	\$30,924 34

SAN FRANCISCO BRANCH OF THE LONDON AND SAN FRANCISCO BANK
(LIMITED)—Continued.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
San Diego.....	\$5,000 00
Alameda.....	22,218 54
Inyo.....	20,064 24
Santa Cruz.....	24,100 30
San Francisco.....	1,500 00
Kitsap County, Washington Territory.....	6,889 97
Total	\$79,773 06

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Miscellaneous stocks.....		\$209,541 67	\$319,670 00
Bonds.....	\$95,000 00	59,389 65	90,750 00
Totals	\$95,000 00	\$268,931 32	\$410,420 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Bills of lading.....	\$37,315 22	\$38,407 06
Warehouse receipts.....	256,897 45	279,796 97
Life policies.....	2,500 00	3,500 00
Deposit of other notes as collateral security.....	118,023 13	136,273 05
Grain in warehouse.....	126,479 46	180,790 00
Totals	\$541,215 26	\$638,766 08

1885.]

LONDON, PARIS, AND AMERICAN BANK (LIMITED)—SAN FRANCISCO.

[Incorporated January 9, 1884.]

(Office hours: 10 A. M. to 3 P. M.)

DAVID CAHN, Manager.

EUGENE MEYER, Sub Manager.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$187,067 98	Due head office.....	\$2,458,314 29
Loans on stocks, bonds, and warrants.....	208,727 10	Due depositors.....	1,441,268 96
Loans on other securities (grain, etc.).....	631,298 14	Other liabilities.....	4,492 61
Loans on personal security (including overdrafts).....	1,956,184 11		
Money on hand.....	528,233 40		
Foreign coin.....	1,786 63		
Due from banks and bankers (foreign).....	313,940 05		
Furniture and fixtures.....	3,500 00		
Interest accrued.....	14,272 34		
Due on letters of credit.....	41,871 16		
Other assets.....	17,194 95		
Total resources.....	\$3,904,075 86	Total liabilities.....	\$3,904,075 86

DETAILS.

The amount of capital stock is \$2,500,000; the amount subscribed is \$2,500,000; the total amount actually paid in coin by stockholders for capital stock is \$2,000,000. The total number of shares of stock issued is 25,000; the amount paid up on each share of stock is \$80.

The names of the Directors are as follows: William Paterson, James Whittall, James La Fontaine, S. L. Simon, Simon Lazard, Elie Lazard.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Solano.....	\$5,000 00	\$342,050 00
San Francisco.....	14,000 00	
Yolo.....	20,000 00	
Los Angeles.....	61,000 00	
Colusa.....	45,000 00	
Sonoma.....	42,067 98	
Totals	\$187,067 98	\$342,050 00

LONDON, PARIS, AND AMERICAN BANK (LIMITED)—Continued.

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Sundry stocks, bonds, etc., as collaterals.....	\$208,727 10	\$287,350 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts, bills of lading, etc.....	\$631,298 14	\$872,449 80

SEMI-ANNUAL REPORTS

OF

BANKS IN LIQUIDATION,

FILED JANUARY 1, 1885.

REPORTS OF BANKS IN LIQUIDATION.

FARMERS' AND MECHANICS' BANK OF SAVINGS—SAN FRANCISCO.

[Incorporated June 1, 1867.]

(Office hours: 10 A. M. to 3 P. M.)

ABNER DOBLE, President.

L. G. HARVEY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$73,510 28	Capital paid in coin	\$60,000 00
Miscellaneous bonds and stocks	6,495 53	Due depositors	150,469 78
Loans on stocks, bonds, and warrants	14,441 97	Dividends unpaid, due depositors	2,054 20
Loans on other securities (grain, etc.)	5,004 58	Interest accrued	2,694 60
Loans on personal security	18,118 06		
Money on hand	2,073 62		
Furniture and fixtures	500 00		
Interest accrued	2,694 60		
Expenses and taxes	505 04		
Other assets	8,883 99		
Depreciation	82,990 91		
Total resources	\$215,218 58	Total liabilities	\$215,218 58

DETAILS.

The amount of capital stock is \$150,000; the amount subscribed is \$150,000; the total amount actually paid in coin by stockholders for capital stock is \$60,000. The total number of shares of stock issued is 1,500; the amount paid up on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows:

I. E. Davis	150 shares.	John Blair	150 shares.
Abner Doble	50 shares.	Chas. Clayton	1 share.
S. E. Dutton	5 shares.	Geo. W. Swan	150 shares.
Wm. Ede	150 shares.	N. W. Spaulding	50 shares.
L. G. Harvey	145 shares.		
Total number of shares held by the Directors is			851 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.
San Francisco	\$41,877 47
San Mateo	3,160 07
Santa Clara	16,000 00
Alameda	1,034 50
Contra Costa	6,432 24
San Joaquin	5,006 00
Total	\$73,510 28

FARMERS' AND MECHANICS' BANK OF SAVINGS—Continued.

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.
Amador Canal Company stocks.....	\$50,000 00	\$6,470 25
Swamp land warrants.....	1,868 50	25 25
Totals.....	\$51,868 50	\$6,495 50

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.
400 shares California Fruit Growing Association.....	\$40,000 00	\$7,970 00
Swamp land warrants.....	6,870 00	6,471 50
Totals.....	\$46,870 00	\$14,441 50

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.
Deed to 160 acres of land.....	\$5,004 50

THE FRENCH SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

[Incorporated January 31, 1860.]

(Office hours: 10 A. M. to 3 P. M.)

LANDRY C. BABIN, President.

A. BRAND, Secretary.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt.....	\$65,925 00	Due depositors.....	\$1,760,973 00
Miscellaneous bonds and stocks.....	100,000 00		
Loans on real estate.....	15,922 00		
Money on hand.....	343 60		
Due from banks and bankers.....	17,500 00		
Furniture and fixtures.....	200 00		
Deficit.....	1,561,082 40		
Total resources.....	\$1,760,973 00	Total liabilities.....	\$1,760,973 00

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Estimated Value.
Alameda.....	\$21,000 00
San Francisco.....	44,925 00
Total.....	\$65,925 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco.....	\$14,772 00	\$20,000 00
San Mateo.....	1,150 00	2,000 00
Totals.....	\$15,922 00	\$22,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Estimated Value.
150 bonds Amador Canal and Mining Co.....	\$150,000 00	\$135,500 00	\$100,000 00

MARYSVILLE SAVINGS BANK (MUTUAL).

[Incorporated April 8, 1869.]

(Office hours: 9 A. M. to 4 P. M. On Saturdays only.)

MARCUS MARCUSE, President.

FRANK W. H. AARON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises, furniture, etc.	\$2,500 00	Reserve fund	\$49,716 78
Real estate taken for debt	29,316 17	Due depositors	95,896 88
Loans on real estate	78,052 15		
Money on hand	1,131 42		
Checks, and other cash items	1,538 50		
Due from banks and bankers	25,008 47		
Interest accrued	7,106 64		
Other assets	871 21		
Total resources	\$145,523 56	Total liabilities	\$145,523 56

DETAILS.

The names of the Directors are as follows: Marcus Marcuse, R. G. Stanwood, L. Belcher, D. E. Knight, L. T. Crane.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Yuba	\$7,000 00	\$7,000 00
Sutter	22,316 17	22,316 17
Totals	\$29,316 17	\$29,316 17

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Yuba	\$12,608 32	\$19,500 00
Sutter	72,549 47	85,400 00
Totals	\$85,157 79	\$104,900 00

MASONIC SAVINGS AND LOAN BANK—SAN FRANCISCO.

[Incorporated November 4, 1869.]

(Office hours: 9 A. M. to 5 P. M.)

PETER DEAN, President.

H. T. GRAVES, Secretary.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt (appraised value)	\$113,822 15	Due depositors, other than unpaid dividends	\$186,244 46
Loans on real estate	8,102 88	Dividends unpaid, due depositors	17,885 88
Money on hand	5,982 32		
Checks and other cash items	375 80		
Due from banks and bankers	17,813 76		
Furniture and fixtures	1,740 00		
Interest accrued	1,600 67		
Apparent deficit, being estimated depreciation in real estate	54,742 76		
Total resources	\$204,130 34	Total liabilities	\$204,130 34

DETAILS.

The amount of capital stock is \$150,000; the amount subscribed is \$150,000; the total amount actually paid in coin by stockholders for capital stock is \$150,000. The total number of shares of stock issued is 300; the amount paid up on each share of stock is \$500.

The names of the Directors, and number of shares of stock held by each, are as follows:

L. E. Pratt	23 ¹ / ₃ shares.	William T. Garratt	23 ¹ / ₃ shares.
William H. Culver	23 ¹ / ₃ shares.	Peter Dean	3 ¹ / ₃ shares.
George Robins	1 ¹ / ₃ shares.	James Simpson	1 ¹ / ₃ shares.
Francis Smith	23 ¹ / ₃ shares.	J. K. C. Hobbs	23 ¹ / ₃ shares.
J. F. Snow	23 ¹ / ₃ shares.	T. V. O'Brien	3 ¹ / ₃ shares.
H. T. Graves	20 shares.		

Total number of shares held by the Directors is 166 ¹/₃ shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco	\$140,875 61	\$96,722 15
Alameda	27,689 30	17,100 00
Totals	\$168,564 91	\$113,822 15

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco	\$8,102 88	\$8,102 88

ODD FELLOWS' SAVINGS BANK—SAN FRANCISCO.

[Incorporated October 13, 1866.]

(Office hours: 10 A. M. to 3 P. M.)

DAVID HUNTER, President.

JAMES BENSON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$373,968 81	Capital paid in coin	\$128,975 00
Loans on real estate	40,417 35	Due depositors	740,362 25
Money on hand	2,595 60	Dividends unpaid	24,143 40
Due from banks and bankers	158,000 00	Other liabilities	2,586 00
Furniture and fixtures	905 00		
Interest accrued	2,545 72		
Other assets	1,569 61		
Balance (depreciation)	316,665 24		
Total resources	\$896,697 33	Total liabilities	\$896,697 33

DETAILS.

The amount of capital stock is \$250,000; the amount subscribed is \$133,500; the total amount actually paid in coin by stockholders for capital stock is \$128,975. The total number of shares of stock issued is 1,249.

The amount paid up on	1,249 shares is \$124,900
The amount paid up on	16 shares is 1,000
The amount paid up on	45 shares is 2,250
The amount paid up on	25 shares is 625

The amount paid up on 1,335 shares is \$128,975

The names of the Directors, and number of shares of stock held by each, are as follows:

David Hunter	50 shares.	Charles Montgomery	10 shares.
H. J. Tilden	10 shares.	L. B. Sonnenberg	50 shares.
James Henderson	10 shares.	Louis Zeh	35 shares.
Daniel Hicks	10 shares.		

Total number of shares held by the Directors is 175 shares

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.
Alameda	\$3,525 15
Napa	3,004 40
San Francisco	147,080 30
San Mateo	5,333 75
Santa Clara	107,187 40
Sonoma	32,333 00
Sutter	75,394 10
Total	\$373,968 81

ODD FELLOWS' SAVINGS BANK—Continued.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
Alameda	\$800 00
San Francisco	16,815 00
Santa Clara	8,000 00
Sonoma	14,802 35
Total	\$40,417 35

NOTE.—The liability to depositors, inclusive of dividends in liquidation unpaid, as shown by the deposit ledgers, is \$777,791 83, being \$12,656 11 in excess of the above. The true liability cannot be ascertained until all outstanding pass-books have been presented and compared, as it is not known what payments have been omitted to be posted by the late Secretary, on account of volume 21 of "Depositors Receipts" being missing and cannot be found.

BANK OF HAYWARDS.

[Incorporated May 17, 1883.]

(Office hours: 9 A. M. to 4 P. M.)

A. C. HENRY, President.

P. R. BOREIN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
County warrants	\$744 30	Capital paid in coin	\$5,721 80
Loans on other securities (grain, etc.)	300 00	Due depositors	6,110 00
Loans on personal security	4,145 00	Due banks and bankers	34 00
Money on hand	3,939 98	Other liabilities	2,905 00
Due from banks and bankers	62 95		
Furniture and fixtures	2,189 38		
Expenses and taxes	2,538 96		
Other assets	851 00		
Total resources	\$14,771 57	Total liabilities	\$14,771 80

DETAILS.

The amount of capital stock is \$25,000; the amount subscribed is \$25,000; the total amount actually paid in coin by stockholders for capital stock is \$5,721 80. The total number of shares of stock issued is 469; the amount paid up on each share of stock is \$12 20.

The names of the Directors, and number of shares of stock held by each, are as follows:

A. C. Henry	250 shares.	Henry Strabel	10 shares.
C. Herrmann	20 shares.	P. R. Borein	10 shares.
D. S. Smalley	10 shares.		
Total number of shares held by the Directors is			300 shares.

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Alameda County warrants	\$744 30	\$744 30	\$744 30

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Value of Securities.
Warehouse receipts (grain)	\$300 00

PACIFIC TRUST COMPANY—STOCKTON.

[Incorporated August 20, 1883.]

(Office hours: 9 A. M. to 3 P. M.)

P. S. WILKES, President.

GEORGE TILGHMAN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate	\$30,650 00	Capital paid in coin	\$81,150 00
Loans on personal security (including overdrafts)	39,675 48	Due depositors	325 00
Money on hand	40 50	Other liabilities	3,439 95
Due from banks and bankers	377 11		
Expenses and taxes	13,195 68		
Other assets	976 18		
Total resources	\$84,914 95	Total liabilities	\$84,914 95

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$84,400; the total amount actually paid in coin by stockholders for capital stock is \$81,150. The total number of shares of stock issued is 4,220; the amount paid up on each share of stock is, some at \$20 and some at \$10.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. N. Castle	20 shares.	J. D. McDougald	100 shares.
Franklin Davis	100 shares.	Thomas J. Pope	100 shares.
J. F. Goslin	100 shares.	D. M. Pool	50 shares.
Norval Harrison	50 shares.	E. E. Thrift	100 shares.
J. C. Hoisholt	100 shares.	P. S. Wilkes	700 shares.
B. F. Langford	100 shares.		
Total number of shares held by the Directors is			1,520 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Joaquin	\$29,150 00	\$40,000 00
Stanislaus	1,500 00	2,000 00
Totals	\$30,650 00	\$42,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.
100 shares Pacific Trust Company stock	\$10,000 00	\$1,000 00
50 shares Pacific Trust Company stock	5,000 00	500 00
Totals	\$15,000 00	\$1,500 00

SEMI-ANNUAL REPORTS
OF
SAVINGS BANKS OF CALIFORNIA,

FILED JULY 1, 1885.

REPORTS OF SAVINGS BANKS.

CALIFORNIA SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

[Incorporated June 24, 1873.]

DAVID FARQUHARSON, President.

VERNON CAMPBELL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$45,767 65	Capital paid in coin	\$72,900 00
Miscellaneous bonds and stocks	13,000 00	Reserve fund	6,196 20
Loans on real estate	381,288 06	Due depositors	416,162 13
Money on hand	11,039 42	Other liabilities	1,847 73
Due from banks and bankers	40,452 20		
Furniture and fixtures	200 00		
Other assets	5,358 73		
Total resources	\$497,106 06	Total liabilities	\$497,106 06

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$72,900; the total amount actually paid in coin by stockholders for capital stock is \$72,900. The total number of shares of stock issued is 729; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

David Farquharson	79 shares.	Chas. Lux	23 shares.
R. F. Bunker	12 shares.	Chas. D. Farquharson	29 shares.
A. C. Corbett	23 shares.	J. F. Cowdery	20 shares.
J. R. Wilcox	16 shares.	Thos. Downing	40 shares.
John Bain	18 shares.	Henry Miller	27 shares.
John Easton	18 shares.		

Total number of shares held by the Directors is.....305 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco	\$40,118 44	\$43,600 00
Alameda	5,649 21	5,700 00
Totals	\$45,767 65	\$49,300 00

CALIFORNIA SAVINGS AND LOAN SOCIETY—Continued.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco	\$168,938 62	\$359,200 00
Fresno	82,003 99	176,800 00
Tulare	41,453 28	88,700 00
Yolo	36,661 00	67,000 00
Merced	22,057 05	54,000 00
Kern	14,179 70	90,000 00
Solano	7,696 25	10,000 00
Alameda	4,298 17	17,800 00
San Mateo	4,000 00	14,000 00
Totals	\$381,288 06	\$877,500 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
20 Dupont Street widening bonds	\$20,000 00	\$13,000 00	\$10,200 00
12 coupons	8,400 00		4,284 00
Totals	\$28,400 00	\$13,000 00	\$14,484 00

LA SOCIÉTÉ FRANÇAISE D'ÉPARGNES ET DE PRÉVOYANCE MUTUELLE—SAN FRANCISCO.

[Reincorporated March 10, 1879.]

LANDRY C. BABIN, President.

A. BRAND, Secretary.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt.....	\$7,707 06	Capital paid in coin.....	\$148,300 00
United States bonds.....	423,499 24	Reserve fund and profit and loss.....	58,364 67
Loans on real estate.....	1,440,626 89	Due depositors.....	1,759,102 96
Money on hand.....	8,760 39	Other liabilities.....	923 78
Due from banks and bankers.....	80,083 75		
Other assets.....	6,014 08		
Total resources.....	\$1,966,691 41	Total liabilities.....	\$1,966,691 41

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$222,800; the total amount actually paid in coin by stockholders for capital stock is \$148,300. The total number of shares of stock issued is 1,284; the amount paid up on each share of stock is from \$25 to \$50.

The names of the Directors, and number of shares of stock held by each, are as follows:

G. Touchard	20 shares.	E. J. Le Breton.....	48 shares.
H. Barroilhet.....	10 shares.	Em. Meyer.....	10 shares.
L. C. Babin.....	26 shares.	J. C. Sala.....	2 shares.
F. P. Masson.....	5 shares.	A. Comte, Jr.	1 share.
Paul Fleury.....	3 shares.		

Total number of shares held by the Directors is..... 125 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Alameda	\$7,707 06	\$9,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda	\$53,850 00	\$100,000 00
San Francisco	1,371,576 89	2,200,000 00
Santa Clara	12,000 00	50,000 00
San Luis Obispo	1,500 00	10,000 00
San Mateo	250 00	500 00
Sonoma	1,450 00	6,000 00
Totals	\$1,440,626 89	\$2,366,500 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
4 per cent U. S. bonds, consols of 1907, registered	\$400,000 00	\$423,499 24	\$489,500 00

FRESNO LOAN AND SAVINGS BANK.

[Incorporated January 18, 1884.]

M. J. DONAHOO, President.

W. H. McKENZIE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$13,734 83	Capital paid in coin	\$15,000 00
County warrants	13 00	Due depositors	14,475 30
Loans on real estate	10,793 83	Other liabilities	1,974 77
Money on hand	4,426 29		
Due from banks and bankers	1,353 05		
Furniture and fixtures	539 65		
Expenses and taxes	520 02		
Other assets	70 00		
Total resources	\$31,450 67	Total liabilities	\$31,450 67

DETAILS.

The amount of capital stock is \$20,000; the amount subscribed is \$20,000; the total amount actually paid in coin by stockholders for capital stock is \$15,000. The total number of shares of stock issued is 200; the amount paid up on each share of stock is \$75.

The names of the Directors, and number of shares of stock held by each, are as follows:

M. J. Donahoo	40 shares.	W. T. Oden	40 shares.
A. M. Clark	40 shares.	J. R. White	40 shares.
W. H. McKenzie	40 shares.		

Total number of shares held by the Directors is

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Fresno	\$10,793 83	\$30,750 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.
School warrants	\$15 00	\$13 00

GERMAN SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

[Incorporated February 10, 1868.]

L. GOTTIG, President.

F. ROEDING, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$60,000 00	Capital paid in coin	\$300,000 00
Real estate taken for debt	298,900 16	Reserve fund and profit and loss	200,278 12
United States bonds	1,400,000 00	Due depositors	12,265,330 57
Miscellaneous bonds and stocks	353,500 00	Other liabilities	43,802 41
Loans on real estate	6,990,768 39		
Loans on stocks and bonds	3,174,700 00		
Money on hand	531,042 55		
Furniture and fixtures	500 00		
Total resources	\$12,809,411 10	Total liabilities	\$12,809,411 10

DETAILS.

The amount of capital stock is \$400,000; the amount subscribed is \$400,000; the total amount actually paid in coin by stockholders for capital stock is \$300,000. The total number of shares of stock issued is 400; the amount paid up on each share of stock is \$750.

The names of the Directors, and number of shares of stock held by each, are as follows:

L. Gottig	10 shares.	N. Van Bergen	6 shares.
Ed. Kruse	10 shares.	Ign. Steinhart	5 shares.
George H. Eggers	10 shares.	A. E. Hecht	3 shares.
F. Roeding	10 shares.	Charles Kohler	2 shares.
O. Schoemann	10 shares.		

Total number of shares held by the Directors is

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco	\$243,424 43	\$270,000 00
Alameda	46,481 10	47,000 00
San Mateo	8,994 63	9,000 00
Totals	\$298,900 16	\$326,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco	\$5,691,074 39	\$15,000,000 00
Alameda	559,984 00	
Butte	244,500 00	
Tehama	117,000 00	
Colusa	75,000 00	
San Joaquin	65,000 00	
Marin	47,925 00	
Stanislaus	41,000 00	
Napa	40,000 00	
Santa Clara	37,000 00	
Sonoma	33,500 00	
Solano	20,000 00	
San Mateo	10,785 00	
Contra Costa	8,000 00	
Totals	\$6,990,768 39	\$15,000,000 00

GERMAN SAVINGS AND LOAN SOCIETY—Continued.

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States 3 and 4 per cent bonds	\$1,400,000 00	\$1,400,000 00	\$1,430,000 00
Alameda, San Francisco, Sonoma, Sutter, and City of Stockton bonds	248,500 00	248,500 00	258,500 00
New Mexico and City of Portland (Oregon) bonds	105,000 00	105,000 00	108,000 00
Totals	\$1,753,500 00	\$1,753,500 00	\$1,796,500 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Territory of Arizona bonds	\$315,500 00	\$167,000 00	\$330,000 00
Spring Valley Waterworks stock	221,100 00	148,700 00	200,000 00
San Francisco Gaslight Company stock	517,500 00	196,500 00	275,000 00
United States bonds	119,000 00	119,000 00	145,000 00
California State and county bonds	606,200 00	561,000 00	640,000 00
Miscellaneous bonds and City Cable Railroad stocks	2,526,000 00	1,982,500 00	2,640,000 00
Totals	\$4,305,300 00	\$3,174,700 00	\$4,230,000 00

HIBERNIA SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

[Incorporated April 12, 1859.]

MYLES D. SWEENEY, President.

ROBERT J. TOBIN, Secretary.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$200,000 00	Reserve fund and profit and loss	\$1,448,540 04
Real estate taken for debt	477,496 93	Due depositors	19,605,676 70
United States bonds	9,663,232 70		
Loans on real estate	10,089,895 82		
Money on hand	504,564 89		
Checks and other cash items	1,720 55		
Interest accrued on U. S. bonds, \$103,200; on loans, \$14,105 85	117,305 85		
Total resources	\$21,054,216 74	Total liabilities	\$21,054,216 74

DETAILS.

This bank has no capital stock. The names of the Directors are as follows: Myles D. Sweeney, C. D. O'Sullivan, R. J. Tobin, G. Touchard, P. Donahue, M. J. O'Connor, Jos. A. Donohoe, D. J. Oliver.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Alameda	\$62,707 05	\$477,496 93
Marin	7,109 22	
San Mateo	2,250 86	
Santa Clara	2,400 00	
San Francisco	403,029 80	
Totals	\$477,496 93	\$477,496 93

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda	\$272,435 58	\$16,816,493 03
Marin	85,739 29	
Napa	24,657 63	
San Mateo	94,938 60	
Santa Clara	41,455 00	
Solano	14,942 37	
San Francisco	\$9,555,727 35	\$16,816,493 03
Totals	\$10,089,895 82	

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States bonds, 6 and 4 per cent.	\$8,720,000 00	\$9,663,232 70	\$10,775,175 00

HUMBOLDT SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

[Incorporated November 24, 1869.]

ADOLPH C. WEBER, President.

ERNEST BRAND, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$73,105 89	Capital paid in coin	\$80,000 00
Real estate taken for debt	9,552 81	Reserve fund and profit and loss	55,596 04
United States bonds	90,332 76	Due depositors	1,994,780 00
Miscellaneous bonds and stocks	35,325 00	Other liabilities	27,620 34
Loans on real estate	1,843,422 47		
Loans on stocks, bonds, and warrants	404 00		
Loans on other securities (grain, etc.)	17,216 50		
Money on hand	20,111 36		
Due from banks and bankers	68,527 08		
Total resources	\$2,157,997 87	Total liabilities	\$2,157,997 87

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$80,000; the total amount actually paid in coin by stockholders for capital stock is \$80,000. The total number of shares of stock issued is 100; the amount paid up on each share of stock is \$800.

The names of the Directors, and number of shares of stock held by each, are as follows:

A. C. Weber	5 shares.	W. J. Lowry	4 shares.
H. Luchsinger	4 shares.	A. H. Ryhiner	5 shares.
W. S. Keyes	9 shares.		
Total number of shares held by the Directors is		27 shares.	

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco	\$9,552 81	\$11,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco	\$1,316,061 23	\$2,600,000 00
Alameda	194,609 89	400,000 00
Marin	59,520 97	125,000 00
San Mateo	10,975 15	25,000 00
Santa Clara	61,631 25	150,000 00
San Joaquin	114,945 09	300,000 00
Santa Cruz	4,588 85	10,000 00
Napa	9,056 70	20,000 00
Solano	29,153 38	75,000 00
Contra Costa	7,600 00	20,000 00
Stanislaus	11,200 00	30,000 00
Monterey	16,546 60	30,000 00
San Luis Obispo	7,533 36	50,000 00
Totals	\$1,843,422 47	\$3,835,000 00

HUMBOLDT SAVINGS AND LOAN SOCIETY—Continued.

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
U. S. 4 per cent registered bonds	\$80,000 00	\$90,332 76	\$97,600 00
Spring Valley Waterworks, first mortgage bonds	30,000 00	35,325 00	35,325 00
Totals	\$110,000 00	\$125,657 76	\$132,925 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Six shares Union Insurance Company's stock	\$600 00	\$404 00	\$600 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Pass-books of the Humboldt Savings and Loan Society	\$17,216 50	\$26,500 00

LOS ANGELES SAVINGS BANK.

[Incorporated April 8, 1884.]

L. C. GOODWIN, President.

J. V. WACHTEL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate	\$94,175 00	Capital paid in coin	\$25,000 00
Money on hand	3,508 52	Reserve fund and profit and loss	6,238 87
Due from banks and bankers	19,839 98	Due depositors	97,963 44
Furniture and fixtures	3,582 27	Other liabilities	34 00
Expenses and taxes	8,131 14		
Total resources	\$129,236 91	Total liabilities	\$129,236 91

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$25,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows:

I. W. Hellman	451 shares.	L. C. Goodwin	50 shares.
J. E. Plater	200 shares.	R. S. Baker	50 shares.
J. A. Paxton	100 shares.		
Total number of shares held by the Directors is		851 shares	

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles	\$94,175 00	\$226,300 00

BANK OF MENDOCINO.

[Incorporated September 14, 1870.]

EUGENE BROWN, President.

WM. HEESER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$8,807 63	Reserve fund and profit and loss	\$13,719 17
Loans on real estate	279,465 81	Due depositors	281,207 16
Money on hand	7,596 28	Due banks and bankers	4,886 98
Due from banks and bankers	2,943 59		
Furniture and fixtures	1,000 00		
Total resources	\$299,813 31	Total liabilities	\$299,813 31

DETAILS.

This bank has no capital stock. The names of the Directors are as follows: Eugene Brown, C. W. Denslow, A. Heeser, J. B. Ford, Jas. Townsend, R. Stickney, Wm. Heeser.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Mendocino	\$8,807 63	\$9,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Mendocino	\$248,458 68	\$450,000 00
Alameda	16,325 21	40,000 00
Humboldt	14,681 92	30,000 00
Totals	\$279,465 81	\$520,000 00

MERCED SECURITY SAVINGS BANK.

[Incorporated March 11, 1875.]

G. H. FANCHER, President.

W. W. WESTBAY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$10,074 60	Capital paid in coin.....	\$60,000 00
Real estate taken for debt.....	432 43	Reserve fund and profit and loss.....	15,125 36
County warrants.....	2,554 20	Due depositors.....	345,960 40
Loans on real estate.....	335,315 24	Other liabilities.....	1,967 48
Loans on stocks, bonds, and warrants.....	1,513 75		
Loans on other securities (grain, etc.).....	12,224 00		
Money on hand.....	6,385 80		
Due from banks and bankers.....	52,356 47		
Furniture and fixtures.....	2,187 31		
Total resources.....	\$423,043 80	Total liabilities.....	\$423,043 80

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$60,000. The total number of shares of stock issued is 3,000; the amount paid up on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows:

W. A. Aldrich.....	620 shares.	J. K. Law.....	20 shares
A. A. Smith.....	140 shares.	C. H. Huffman.....	100 shares.
G. H. Fancher.....	150 shares.	H. N. Rucker.....	5 shares
L. R. Fancher.....	63 shares.		

Total number of shares held by the Directors is.....1,098 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Merced.....	\$432 43	\$800 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Merced.....	\$273,115 24	} \$487,706 71
Mariposa.....	800 00	
Stanislaus.....	7,000 00	
Fresno and Tulare.....	54,400 00	
Totals.....	\$335,315 24	\$487,706 71

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Merced County warrants.....	\$2,554 20	\$2,554 20	\$2,554 20

MERCED SECURITY SAVINGS BANK—Continued.

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Merced County warrants.....	\$1,881 25	\$1,513 75	\$1,881 25

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts for wheat.....	\$12,224 00	\$17,656 86

OAKLAND BANK OF SAVINGS.

[Incorporated August 13, 1867.]

E. C. SESSIONS, President.

W. W. GARTHWAITE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$105,000 00	Capital paid in coin	\$475,000 00
Real estate taken for debt	82,420 02	Reserve fund and profit and loss	25,000 00
Miscellaneous bonds and stocks	756,349 58	Due depositors	1,898,594 50
Loans on real estate	950,532 81	Other liabilities	7,000 00
Loans on stocks, bonds, and warrants	111,450 00		
Loans on other securities (grain, etc.)	16,451 54		
Loans on personal security (including overdrafts)	232,486 88		
Money on hand	84,897 63		
Checks and other cash items	16,931 70		
Due from banks and bankers	42,574 43		
Furniture and fixtures	1,500 00		
Total resources	\$2,400,594 59	Total liabilities	\$2,400,594 59

DETAILS.

The amount of capital stock is \$1,000,000; the amount subscribed is \$950,000; the total amount actually paid in coin by stockholders for capital stock is \$475,000. The total number of shares of stock issued is 9,500; the amount paid up on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows:

W. A. Aldrich	435 shares.	Samuel Merritt	700 shares.
F. Blake	155 shares.	Israel Lawton	10 shares.
R. E. Cole	15 shares.	H. Rogers	100 shares.
W. E. Miller	200 shares.	E. C. Sessions	100 shares.

Total number of shares held by the Directors is 1,715 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.
Alameda	\$81,532 24
San Francisco	887 78
Total	\$82,420 02

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda	\$913,014 81	\$1,825,000 00
Contra Costa	6,300 00	13,000 00
Merced	3,500 00	12,000 00
Santa Clara	10,905 00	45,000 00
Solano	4,000 00	12,000 00
Tehama	6,000 00	66,000 00
Tulare	6,813 00	14,000 00
Totals	\$950,532 81	\$1,987,600 00

OAKLAND BANK OF SAVINGS—Continued.

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Bonds of counties and municipal corporations of California	\$343,500 00	\$343,500 00	\$727,349 58
Bonds of other solvent corporations	354,550 00	354,550 00	
Stock bank of California	20,000 00	29,000 00	
General premium account and interest accrued		29,299 58	
Totals	\$718,050 00	\$756,349 58	\$758,549 58

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Capital stock of various solvent corporations, such as banks, insurance companies, etc.	\$205,000 00	\$111,450 00	\$180,240 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Savings account pass-books	\$16,451 54	\$21,515 00

PEOPLE'S SAVINGS BANK—SACRAMENTO.

[Incorporated May 23, 1879.]

WM. BECKMAN, President.

WM. F. HUNTOON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$4,552 65	Capital paid in coin	\$225,237 10
Miscellaneous bonds and stocks	11,220 00	Reserve fund and profit and loss	31,352 63
Loans on real estate	409,687 83	Due depositors	194,638 80
Money on hand	18,948 27	Other liabilities	2,935 62
Due from banks and bankers	2,929 09		
Furniture and fixtures	2,479 00		
Expenses and taxes	4,847 31		
Total resources	\$454,664 15	Total liabilities	\$454,664 15

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$409,522; the total amount actually paid in coin by stockholders for capital stock is \$225,237 10. The total number of shares of stock issued is 409,522; the amount paid up on each share of stock is 55 cents.

The names of the Directors, and number of shares of stock held by each, are as follows:

Wm. Beckman	36,076 shares.	G. M. Hayton	6,498 shares.
J. L. Huntoon	34,873 shares.	E. J. Croly	4,119 shares.
Samuel Gottlieb	999 shares.	E. C. Atkinson	221 shares.
Wm. Johnston	1,056 shares.		
Total number of shares held by the Directors is	83,842 shares.		

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sacramento	\$3,125 00	\$3,125 00
Colusa	1,427 65	1,427 65
Totals	\$4,552 65	\$4,552 65

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Colusa	\$159,222 63	\$319,160 00
Washoe, Nevada	61,725 00	94,900 00
Placer	30,576 81	80,400 00
Tehama	15,000 00	30,000 00
Sutter and Yuba	31,000 00	64,800 00
Butte and Amador	17,433 00	32,200 00
El Dorado and Solano	10,900 00	32,430 00
Yolo and Sacramento	84,430 39	199,100 00
Totals	\$409,687 83	\$852,990 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
902 shares stock of the Odd Fellows' Hall Association, Sacramento	\$14,960 00	\$11,220 00	\$14,960 00

SANTA CRUZ BANK OF SAVINGS AND LOAN.

[Incorporated March, 1870.]

F. H. RUNGE, President.

E. J. COX, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$6,000 00	Capital paid in coin	\$20,000 00
Real estate taken for debt	23,950 00	Reserve fund and profit and loss	9,422 15
Miscellaneous bonds and stocks	10,960 00	Due depositors	169,012 30
Loans on real estate	137,625 00		
Money on hand	18,399 45		
Furniture and fixtures	1,000 00		
Other assets	500 00		
Total resources	\$198,434 45	Total liabilities	\$198,434 45

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$20,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows:

William Effey	30 shares.	F. H. Runge	9 shares.
P. B. Fagen	70 shares.	H. Willey	50 shares.
H. Skinner	100 shares.	F. Hageman	40 shares.
A. P. Swanton	24 shares.		
Total number of shares held by the Directors is	323 shares.		

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Santa Cruz	\$23,950 00	\$28,050 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Monterey	\$18,500 00	\$39,000 00
San Mateo	20,500 00	32,500 00
Santa Cruz	98,625 00	140,000 00
Totals	\$137,625 00	211,500 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Bank of Santa Cruz County	\$10,960 00	\$10,960 00	\$10,960 00

SAN FRANCISCO SAVINGS UNION—SAN FRANCISCO.

[Incorporated June 18, 1862.]

ALBERT MILLER, President.

LOVELL WHITE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$100,000 00	Capital paid in coin	\$400,000 00
Real estate taken for debt	906,511 81	Reserve fund and profit and loss	85,019 41
United States bonds	908,750 00	Due depositors	12,268,350 15
Miscellaneous bonds, stocks, and warrants	284,284 10	Other liabilities	103,896 97
Loans on real estate	9,177,144 98		
Loans on stocks, bonds, and warrants	1,121,961 50		
Money on hand	176,946 01		
Due from banks and bankers	180,667 53		
Furniture and fixtures	1,000 00		
Total resources	\$12,857,265 93	Total liabilities	\$12,857,265 93

DETAILS.

The amount of capital stock is \$400,000; the amount subscribed is \$400,000; the total amount actually paid in coin by stockholders for capital stock is \$400,000. The total number of shares of stock issued is 1,600; the amount paid up on each share of stock is \$250. The names of the Directors, and number of shares of stock held by each, are as follows:

A. Miller	80 shares.	Jos. G. Eastland	30 shares.
Alex. Campbell, Sr.	16 shares.	W. C. B. De Fremery	18 shares.
J. Archbald	74 shares.	D. E. Martin	40 shares.
Wm. Ashburner	21 shares.	Chas. Pace	60 shares.
Geo. C. Boardman	12 shares.		
Total number of shares held by the Directors is		351 shares	

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco	\$334,296 70	\$906,511 81
Alameda	245,247 04	
Sacramento and Solano	149,016 65	
Yolo and Colusa	124,449 90	
San Mateo	79,941 88	
Kern	38,168 87	
Santa Clara	10,390 77	
Total	\$981,511 81	
Less credit from contingent fund	75,000 00	
Grand totals	\$906,511 81	\$906,511 81

SAN FRANCISCO SAVINGS UNION—Continued.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco	\$4,414,393 18	\$20,000,000 00
Alameda and Butte	1,839,195 80	
Colusa and Contra Costa	253,275 00	
Fresno and Los Angeles	240,821 00	
Marin and Merced	590,305 00	
Monterey and Napa	168,517 00	
Placer and San Benito	158,959 00	
San Joaquin	128,909 00	
San Luis Obispo	332,464 00	
Santa Barbara	156,671 00	
Santa Clara	244,070 00	
San Mateo and Santa Clara	79,477 00	
Siskiyou and Solano	260,528 00	
Stanislaus and Sutter	201,623 00	
Tehama and Tulare	40,098 00	
Ventura	67,839 00	
Yolo and Yuba		
Totals	\$9,177,144 98	\$20,000,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States 4½ and 4 per cent registered bonds	\$785,000 00	\$908,750 00	\$938,450 00
Bonds and warrants of counties of the State of California, and of municipal corporations thereof	300,000 00	284,284 10	308,659 00
Totals	\$1,085,000 00	\$1,193,034 10	\$1,247,109 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Bonds of the United States	\$1,000 00	\$502 00	\$1,232 00
Bonds of the State of California, and of the counties, cities, and municipalities thereof	2,398 00	1,459 00	2,535 00
Bonds and promissory notes of quasi-public and industrial corporations	993,500 00	810,450 00	949,950 00
Shares of capital stock of quasi-public and industrial corporations	1,016,900 00	309,550 50	567,893 00
Totals	\$2,013,798 00	\$1,121,961 50	\$1,521,610 00

SAN JOSÉ SAFE DEPOSIT BANK OF SAVINGS.

[Incorporated April 29, 1885.]

M. MALARIN, President.

J. E. AUZERAIS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises and vault.....	\$225,000 00	Capital paid in coin.....	\$300,000 00
United States bonds.....	14,610 00	Reserve fund and profit and loss.....	8,643 85
County warrants.....	7 00	Due depositors.....	101,194 50
Loans on real estate.....	43,300 00	Other liabilities.....	3,019 44
Loans on stocks, bonds, and warrants.....	400 00		
Loans on personal security (including overdrafts).....	59,751 96		
Money on hand.....	16,736 85		
Due from banks and bankers.....	51,210 45		
Furniture and fixtures.....	1,404 18		
Expenses and taxes.....	437 35		
Total resources.....	\$412,857 79	Total liabilities.....	\$412,857 79

DETAILS.

The amount of capital stock is \$1,000,000; the amount subscribed is \$1,000,000; the total amount actually paid in coin by stockholders for capital stock is \$300,000. The total number of shares of stock issued is 10,000; the amount paid up on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows:

E. McLaughlin.....	4,000 shares.	R. Roberts.....	1,000 shares.
M. Malarin.....	1,000 shares.	J. E. Auzerais.....	200 shares.
John Auzerais.....	100 shares.		

Total number of shares held by the Directors is.....6,300 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Clara.....	\$43,300 00	\$121,370 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States bonds.....	\$12,000 00	\$14,610 00	\$14,610 00
County warrants.....	7 00	7 00	7 00
Totals.....	\$12,007 00	\$14,617 00	\$14,617 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Los Gatos gas stock.....	\$1,250 00	\$400 00	\$400 00

SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

[Incorporated July 23, 1857.]

HORACE DAVIS, President.

C. W. CARMANY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$45,500 00	Capital paid in coin.....	\$500,000 00
Real estate taken for debt.....	1,279,674 39	Reserve fund and profit and loss.....	213,215 88
Miscellaneous bonds and stocks.....	555,045 11	Due depositors.....	2,775,369 46
Loans on real estate.....	772,069 90	Other liabilities.....	25,973 10
Loans on stocks, bonds, and warrants.....	469,550 00		
Loans on personal security (including overdrafts).....	270,000 00		
Money on hand.....	68,808 02		
Due from banks and bankers.....	47,918 52		
Other assets.....	5,992 50		
Total resources.....	\$3,514,558 44	Total liabilities.....	\$3,514,558 44

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$500,000; the total amount actually paid in coin by stockholders for capital stock is \$500,000. The total number of shares of stock issued is 5,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. Davis.....	300 shares.	B. O. Devoe.....	200 shares.
I. Hyde.....	300 shares.	J. H. Goodman.....	276 shares.
W. A. Aldrich.....	500 shares.	A. A. Smith.....	50 shares.
S. C. Bigelow.....	200 shares.	A. N. Drown.....	30 shares.

Total number of shares held by the Directors is.....1,856 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco.....	\$774,382 45	\$1,279,674 39
Contra Costa.....	255,800 00	
Alameda.....	127,087 57	
Santa Barbara.....	30,200 00	
San Mateo.....	42,800 00	
Tulare.....	8,564 37	
Marin.....	21,600 00	
San Joaquin.....	12,500 00	
Solano.....	1,490 00	
Santa Clara.....	5,000 00	
Napa.....	250 00	
Totals.....	\$1,279,674 39	\$1,279,674 39

SAVINGS AND LOAN SOCIETY—Continued.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco	\$549,761 77	\$1,715,710 88
Alameda	74,160 65	
San Mateo	32,306 77	
Tulare	5,823 66	
Napa	23,989 80	
San Diego	25,000 00	
Solano	2,946 25	
Los Angeles	12,089 67	
Contra Costa	6,316 00	
Fresno	925 00	
Merced	31,000 00	
Santa Barbara	3,783 12	
Santa Clara	2,467 21	
Marin	1,500 00	
Totals	\$772,069 90	\$1,715,710 88

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Bonds of cities and counties of California	\$129,000 00	\$116,025 96	\$120,640 00
Spring Valley Waterworks stock, and stocks of various other solvent industrial corporations	47,200 00	44,184 63	46,184 00
First mortgage bonds of Spring Valley Waterworks, Pacific Rolling Mills, etc.	375,000 00	394,834 52	396,180 00
Totals	\$551,200 00	\$555,045 11	\$563,004 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Gas and water stocks and bonds	\$747,400 00	\$486,900 00	\$715,510 00
Bank stocks	147,600 00	147,250 00	193,780 00
Bonds of cities and counties of California	126,000 00	44,900 00	126,920 00
Stocks and bonds of various solvent industrial corporations	149,300 00	60,500 00	77,630 00
Totals	\$1,170,300 00	\$739,550 00	\$1,113,840 00

SAVINGS BANK OF SOUTHERN CALIFORNIA—LOS ANGELES.

[Incorporated January 2, 1885.]

E. F. SPENCE, President.

SAMUEL B. HUNT, Secretary.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate	\$44,600 00	Capital paid in coin	\$10,000 00
Money on hand	4,484 54	Reserve fund and profit and loss	724 42
Due from banks and bankers	4,515 18	Due depositors	47,239 62
Furniture and fixtures	1,897 40		
Expenses and taxes	2,466 92		
Total resources	\$57,964 04	Total liabilities	\$57,964 04

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$10,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$10.

The names of the Directors, and number of shares of stock held by each, are as follows:

G. H. Bonebrake	100 shares.	B. Howard	100 shares.
John Bryson, Sr.	100 shares.	F. C. Howes	100 shares.
H. L. Drew	100 shares.	John B. Hunt	100 shares.
J. M. Elliott	100 shares.	H. Mabury	100 shares.
C. N. Hasson	100 shares.	E. F. Spence	100 shares.

Total number of shares held by the Directors is 1,000 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles	\$43,800 00	\$129,200 00
San Bernardino	800 00	2,000 00
Totals	\$44,600 00	\$131,200 00

SECURITY SAVINGS BANK—SAN FRANCISCO.

[Incorporated March 2, 1871.]

JEROME LINCOLN, President.

S. L. ABBOT, Jr., Secretary.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$138,500 00	Capital paid in coin	\$150,000 00
Miscellaneous bonds and stocks	76,579 17	Due depositors	1,492,972 48
Loans on real estate	751,094 65	Other liabilities	135,984 00
Loans on stocks, bonds, and warrants	735,275 00		
Money on hand	18,923 67		
Due from banks and bankers	35,369 54		
Furniture and fixtures	150 00		
Other assets	23,064 46		
Total resources	\$1,778,956 49	Total liabilities	\$1,778,956 49

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$150,000. The total number of shares of stock issued is 1,200; the amount paid up on each share of stock is \$125.

The names of the Directors, and number of shares of stock held by each, are as follows:

D. O. Mills	30 shares.	Bartlett Doe	20 shares.
Wm. F. Babcock	20 shares.	D. C. McRuer	10 shares.
Wm. Alvord	10 shares.	Jerome Lincoln	66 shares.
S. L. Jones	65 shares.	W. S. Jones	18 shares.
Adam Grant	20 shares.		

Total number of shares held by the Directors is

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Alameda	\$50,000 00	\$50,000 00
Napa	25,000 00	25,000 00
San Francisco	46,000 00	46,000 00
Santa Cruz	17,500 00	17,500 00
Totals	\$138,500 00	\$138,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda	\$116,540 00	\$230,000 00
Contra Costa	3,000 00	8,000 00
Colusa	24,000 00	58,000 00
Fresno	17,000 00	43,000 00
Marin	97,500 00	220,000 00
Merced	12,000 00	27,000 00
Monterey	8,000 00	15,000 00
Napa	44,500 00	95,000 00
San Francisco	355,754 65	669,500 00
San Mateo	3,000 00	6,000 00
Solano	25,000 00	45,000 00
Sonoma	42,300 00	98,000 00
Santa Cruz	2,500 00	5,000 00
Totals	\$751,094 65	\$1,519,500 00

SECURITY SAVINGS BANK—Continued.

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
City and county bonds	\$59,000 00	\$58,725 00	\$59,255 00
Railroad bonds	13,000 00	13,000 00	13,000 00
Spring Valley Waterworks stock	5,000 00	4,854 17	4,700 00
Totals	\$77,000 00	\$76,579 17	\$76,955 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
City and county bonds	\$19,500 00	\$17,000 00	\$21,450 00
United States bonds	25,800 00	29,800 00	32,076 00
Railroad stocks and bonds	283,800 00	239,275 00	291,680 00
Water stock	165,000 00	92,850 00	134,500 00
Bank stock	234,400 00	257,100 00	337,970 00
San Francisco gas stock	195,000 00	89,500 00	105,650 00
Insurance stock	17,500 00	9,750 00	17,800 00
Totals	\$941,000 00	\$735,275 00	\$941,126 00

STOCKTON SAVINGS AND LOAN SOCIETY.

[Incorporated August 12, 1867.]

L. U. SHIPPEE, President.

FRED. M. WEST, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$90,924 85	Capital paid in coin	\$500,000 00
Loans on real estate	1,119,731 95	Reserve fund and profit and loss	177,265 11
Loans on stocks, bonds, and warrants	69,951 25	Due depositors	1,159,903 88
Loans on other securities (grain, etc.)	9,927 95	Due banks and bankers	30,075 88
Loans on personal security (including overdrafts)	511,901 72	Other liabilities	129,877 44
Money on hand	80,795 87		
Due from banks and bankers	12,706 73		
Other assets	101,181 69		
Total resources	\$1,997,122 01	Total liabilities	\$1,997,122 01

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$500,000; the total amount actually paid in coin by stockholders for capital stock is \$500,000. The total number of shares of stock issued is 5,000; the amount paid up on each share of stock is \$100. The names of the Directors, and number of shares of stock held by each, are as follows:

L. U. Shippee	254 shares.	O. Perrin	42 shares.
Chas. Haas	30 shares.	H. T. Dorrance	20 shares.
A. W. Simpson	50 shares.	Fred. Arnold	20 shares.
J. H. O'Brien	20 shares.	M. L. Hewitt	30 shares.
Wm. Inglis	165 shares.	Chs. Grupe	70 shares.
R. Gneekow	235 shares.	John Drecker	85 shares.

Total number of shares held by the Directors is 1,021 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books
San Joaquin	\$88,814 82
Fresno	278 13
Merced	1,831 36
Total	\$90,924 85

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Joaquin	\$798,606 47	\$1,500,000 00
Sacramento	2,998 75	5,000 00
Stanislaus	117,223 32	234,000 00
Merced	62,450 82	120,000 00
Fresno	4,740 50	10,000 00
Calaveras	1,500 00	3,000 00
Butte	137,212 09	270,000 00
Totals	\$1,119,731 95	\$2,142,000 00

STOCKTON SAVINGS AND LOAN SOCIETY—Continued.

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
500 shares Stockton Savings and Loan Society	\$50,000 00	\$50,451 25	\$80,000 00
750 shares Stockton Warehouse	37,500 00	19,500 00	37,500 00
Totals	\$87,500 00	\$69,951 25	\$117,500 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts for grain in store	\$8,987 95	\$12,000 00
Pass-books (term deposits)	940 00	1,500 00
Totals	\$9,927 95	\$13,500 00

STOCKTON SAVINGS BANK.

[Incorporated July 5, 1882.]

H. S. SARGENT, President.

SIDNEY NEWELL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$311,959 96	Capital paid in coin	\$300,000 00
Loans on stocks, bonds, and warrants	4,163 28	Reserve fund and profit and loss	63,700 00
Loans on personal security (including overdrafts)	195,785 30	Due depositors	309,236 82
Money on hand	119,957 38	Other liabilities	228 00
Due from banks and bankers	17,605 33		
Furniture and fixtures	3,545 58		
Other assets	20,148 28		
Total resources	\$673,165 11	Total liabilities	\$673,165 11

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$500,000; the total amount actually paid in coin by stockholders for capital stock is \$300,000. The total number of shares of stock issued is 5,000; the amount paid up on each share of stock is \$60.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. S. Sargent.....	60 shares.	J. D. Peters	140 shares.
E. R. Hedges.....	165 shares.	T. P. Williamson	50 shares.
T. W. Newell.....	100 shares.	Asa Clark	100 shares.
I. S. Bostwick.....	120 shares.	C. Hurd	60 shares.
W. C. Daggett.....	100 shares.	Sidney Newell.....	100 shares.

Total number of shares held by the Directors is..... 995 shares

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Joaquin	\$264,359 96	\$574,520 00
Stanislaus	27,800 00	67,900 00
Merced	15,000 00	105,000 00
Butte	4,800 00	6,000 00
Totals	\$311,959 96	\$753,420 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
80 shares Stockton Savings Bank.....	\$8,000 00	\$4,163 28	\$4,800 00

UNION SAVINGS BANK—OAKLAND.

[Incorporated May 26, 1869.]

J. WEST MARTIN, President.

H. A. PALMER, Treasurer.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$60,000 00	Capital paid in coin	\$200,000 00
Real estate taken for debt	79,613 24	Reserve fund and profit and loss	101,247 21
United States bonds	11,788 75	Due depositors	1,639,582 94
Miscellaneous bonds and stocks	44,945 00	Other liabilities	24,937 10
Loans on real estate	1,603,510 50		
Loans on stocks, bonds, and warrants	29,200 00		
Loans on personal security (including overdrafts)	17,925 00		
Money on hand	19,975 47		
Checks and other cash items	1,770 35		
Due from banks and bankers	95,491 98		
Other assets	1,546 96		
Total resources	\$1,965,767 25	Total liabilities	\$1,965,767 25

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$200,000. The total number of shares of stock issued is 2,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. West Martin.....	53 shares.	R. S. Farrelly	73 shares.
R. W. Kirkham	67 shares.	H. A. Palmer	16 shares.
A. C. Henry	147 shares.	S. Huff	83 shares.
Hiram Tubbs	26 shares.	Geo. J. Ainsworth.....	10 shares.
J. C. Ainsworth	75 shares.	Samuel Woods	53 shares.
D. H. Ward	13 shares.		

Total number of shares held by the Directors is..... 616 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Alameda	\$79,613 24	\$79,613 24

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda	\$1,425,610 16	\$2,886,220 32
Contra Costa	117,250 34	239,500 68
Stanislaus	30,000 00	62,000 00
Solano	15,150 00	31,300 00
Ventura	13,500 00	27,000 00
Yolo	2,000 00	4,100 00
Totals	\$1,603,510 50	\$3,250,121 00

UNION SAVINGS BANK—Continued.

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Fresno County bonds	\$10,500 00	\$10,500 00	\$11,550 00
Contra Costa County bonds	12,000 00	13,020 00	13,020 00
Oregon Railway and Navigation Co. bonds ...	20,000 00	21,425 00	21,800 00
Totals	\$42,500 00	\$44,945 00	\$46,370 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Spring Valley Waterworks stock	\$36,000 00	\$23,500 00	\$33,840 00
Fireman's Fund Insurance stock	4,000 00	200 00	5,333 33
First mortgage bonds, Nevada Co. Railroad ...	9,000 00	5,500 00	8,560 00
Totals	\$49,000 00	\$29,200 00	\$47,723 33

VALLEJO SAVINGS AND COMMERCIAL BANK.

[Incorporated May 3, 1870.]

E. J. WILSON, President.

J. R. ENGLISH, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$16,918 27	Capital paid in coin	\$70,000 00
Miscellaneous bonds and stocks	500 00	Reserve fund and profit and loss	1,439 57
County warrants	22 10	Due depositors	112,147 30
Loans on real estate	116,952 00	Other liabilities	9,164 23
Loans on stocks, bonds, and warrants	12,706 20		
Loans on other securities (grain, etc.)	7,255 45		
Money on hand	13,892 79		
Due from banks and bankers	19,100 49		
Furniture and fixtures	3,000 00		
Expenses and taxes	2,402 20		
Other assets	1 60		
Total resources	\$192,751 10	Total liabilities	\$192,751 10

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$188,000; the total amount actually paid in coin by stockholders for capital stock is \$188,000. The total number of shares of stock issued is 1,880; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

E. J. Wilson	277 shares.	S. G. Hilborn	3 shares.
C. Hartson	400 shares.	J. R. English	33 shares.
A. T. Robinson	55 shares.	M. J. Wright	5 shares.
P. W. Dillon	20 shares.		

Total number of shares held by the Directors is 793 shares.

NOTE.—The difference in amount of capital stock written off, \$118,000.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Solano	\$16,918 27	\$16,918 27

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Napa and Solano	\$115,152 00	\$231,000 00
Fresno	1,800 00	3,500 00
Totals	\$116,952 00	\$234,500 00

VALLEJO SAVINGS AND COMMERCIAL BANK—Continued.

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Solano County five per cent road bond.....	\$500 00	\$500 00	\$550 00
Solano County warrant.....	23 25	22 10	23 25
Totals	\$523 25	\$522 10	\$573 25

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Vallejo Gaslight Company	\$72,500 00	\$2,500 00	\$7,250 00
I. O. G. T. warrants	2,568 00	2,535 00	2,568 00
Vallejo Land and Improvement Company, and Italian-Swiss Agricultural Colony	34,400 00	6,500 00	12,000 00
United States bonds	1,000 00	1,171 20	1,240 00
Totals	\$110,468 00	\$12,706 20	\$23,058 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Wheat, oats, wine in store, endowment policy, pass-book of this bank, etc.	\$7,255 45	\$10,000 00

SEMI-ANNUAL REPORTS

OF

COMMERCIAL BANKS OF CALIFORNIA,

FILED JULY 1, 1885.

REPORTS OF COMMERCIAL BANKS.

BANK OF ANAHEIM.

[Incorporated September 27, 1876.]

PLEZ JAMES.....President.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$4,250 00	Capital paid in coin	\$20,000 00
Real estate taken for debt	9,564 20	Reserve fund and profit and loss	6,735 58
Loans on real estate	12,325 00	Due depositors	52,932 63
Loans on personal security (including overdrafts)	29,748 52		
Money on hand	6,080 23		
Due from banks and bankers	15,660 26		
Furniture and fixtures	2,050 00		
Total resources	\$79,668 21	Total liabilities	\$79,668 21

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$20,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows:

S. H. Mott.....	10 shares.	E. F. Spence.....	10 shares.
W. K. James	10 shares.	Plez James.....	485 shares.
H. Mabury	485 shares.		
Total number of shares held by the Directors is			1,000 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Los Angeles	\$9,564 20	\$12,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles	\$12,325 00	\$22,000 00

BANK OF BENICIA.

[Incorporated December 1, 1881.]

W. F. GOAD, President.

J. E. CROOKS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$13,270 00	Capital paid in coin.....	\$46,000 00
City warrants.....	2,563 53	Reserve fund and profit and loss.....	3,969 96
Loans on real estate.....	19,189 98	Due depositors.....	39,782 54
Loans on personal security (including overdrafts).....	45,011 53	Other liabilities.....	8,198 15
Money on hand.....	4,451 05		
Due from banks and bankers.....	7,159 94		
Furniture and fixtures.....	1,524 52		
Expenses and taxes.....	4,780 09		
Total resources.....	\$97,950 64	Total liabilities.....	\$97,950 04

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$105,000; the total amount actually paid in coin by stockholders for capital stock is \$46,000. The total number of shares of stock issued is 460; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

W. F. Goad.....	110 shares.	John Lynch.....	20 shares.
W. C. Belcher.....	120 shares.	J. E. Crooks.....	100 shares.
N. D. Rideout.....	50 shares.		

Total number of shares held by the Directors is..... 400 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Solano.....	\$19,189 98	\$40,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
City of Benicia warrants.....	\$2,563 53	\$2,499 45	\$2,643 53

BANK OF BUTTE COUNTY—CHICO.

[Incorporated January, 1873.]

N. D. RIDEOUT, President.

CHAS. FAULKNER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$30,000 00	Capital paid in coin.....	\$250,000 00
Miscellaneous bonds and stocks.....	51,830 00	Reserve fund and profit and loss.....	54,271 01
County warrants.....	134 52	Due depositors.....	155,243 43
Loans on real estate.....	142,930 00	Due banks and bankers.....	193,197 36
Loans on other securities (grain, etc.).....	91,565 00		
Loans on personal security (including overdrafts).....	296,284 19		
Money on hand.....	34,610 25		
Due from banks and bankers.....	1,880 21		
Furniture and fixtures.....	2,000 00		
Other assets.....	1,477 63		
Total resources.....	\$652,711 80	Total liabilities.....	\$652,711 80

DETAILS.

The amount of capital stock is \$250,000; the amount subscribed is \$250,000; the total amount actually paid in coin by stockholders for capital stock is \$250,000. The total number of shares of stock issued is 2,500; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

N. D. Rideout.....	350 shares.	Charles Faulkner.....	375 shares.
George C. Perkins.....	400 shares.	J. R. Robinson.....	40 shares.

Total number of shares held by the Directors is..... 1,165 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Butte.....	\$139,700 00	\$200,000 00
Tehama.....	3,230 00	10,000 00
Totals.....	\$142,930 00	\$210,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.
Chico Gas Company, Chico Water Company, and Odd Fellows' Hall stocks, and school and road warrants.....	\$113,900 00	\$51,964 52

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Wheat in warehouse.....	\$91,565 00	\$150,000 00

CALIFORNIA SAFE DEPOSIT AND TRUST COMPANY— SAN FRANCISCO.

[Incorporated April 24, 1882.]

J. D. FRY, President.

C. R. THOMPSON, Treasurer

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$800,000 00	Capital paid in coin	\$899,980 50
Miscellaneous bonds and stocks	43,193 89	Reserve fund and profit and loss	25,390 28
Loans on stocks, bonds, and warrants	264,402 47	Due depositors	240,019 00
Loans on other securities (grain, etc.)	19,950 00	Other liabilities	2,967 61
Money on hand	26,581 50		
Due from banks and bankers	12,491 17		
Interest accrued	1,738 34		
Total resources	\$1,168,357 37	Total liabilities	\$1,168,357 37

DETAILS.

The amount of capital stock is \$2,000,000; the amount subscribed is \$2,000,000; the total amount actually paid in coin by stockholders for capital stock is \$899,980 50. The total number of shares of stock issued is 20,000; the amount paid up on each share of stock is \$45 on 19,996 $\frac{1}{10}$, and \$40 on 3 $\frac{3}{4}$ shares.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. D. Fry	350 shares.	W. L. Elliott	110 shares.
H. Wadsworth	100 shares.	F. H. Woods	300 shares.
Thos. R. Hayes	100 shares.	Charles Main	242 shares.
Samuel Davis	100 shares.	Peter Dean	100 shares.
J. H. Goodman	1,422 shares.	I. G. Wickersham	740 shares.
George L. Bradley	200 shares.		
Total number of shares held by the Directors is	3,764 shares.		

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.	Market Value.
Coupons of City and County of San Francisco and State of California	\$2,150 00	\$2,150 00
Presidio and Ferries Railroad stock	41,043 89	41,043 89
California Wire Works bonds		
Natoma Water and Mining bonds		
Totals	\$43,193 89	\$43,193 89

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Miscellaneous stocks and bonds	\$264,402 47	\$434,445 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Merchandise in warehouse	\$19,950 00	\$25,706 00

BANK OF CALIFORNIA—SAN FRANCISCO.

[Incorporated June, 1864.]

WILLIAM ALVORD, President.

THOMAS BROWN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$250,000 00	Capital paid in coin	\$3,000,000 00
Real estate taken for debt	431,908 95	Reserve fund and profit and loss	1,853,133 15
United States bonds (miscellaneous bonds and stocks)	675,719 95	Due depositors	5,828,391 35
Loans on real estate	428,558 00	Due banks and bankers	46,035 68
Loans on stocks, bonds, and warrants	1,070,655 49	Other liabilities	10,072 50
Loans on other securities (grain, etc.)	655,527 14		
Loans on personal security (including overdrafts)	3,828,946 92		
Money on hand	962,815 74		
Checks and other cash items	960,672 63		
Due from banks and bankers	1,353,126 30		
Other assets	119,701 53		
Total resources	\$10,737,632 68	Total liabilities	\$10,737,632 68

DETAILS.

The amount of capital stock is \$3,000,000; the amount subscribed is \$3,000,000; the total amount actually paid in coin by stockholders for capital stock is \$3,000,000. The total number of shares of stock issued is 30,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

William Sharon	1,544 shares.	Jas. Freeborn	250 shares.
William Alvord	152 shares.	M. Lewis	600 shares.
Charles Mayne	205 shares.	E. W. Newhall	150 shares.
Jerome Lincoln	100 shares.	F. W. Sharon	180 shares.
Adam Grant	240 shares.	A. K. P. Harmon	100 shares.
J. C. Wilmerding	210 shares.		
Total number of shares held by the Directors is	3,731 shares.		

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco	\$247,840 16	\$950,000 00
Alameda	15,632 33	
Marin	128 10	
Fresno	92,888 98	
Mono	10,000 00	
San Mateo	41,977 34	
Amador	9,446 17	
Sundry lots in Illinois	13,995 92	
Totals	\$431,908 95	\$950,000 00

BANK OF CALIFORNIA—Continued.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco	\$54,702 68	\$750,000 00
Alameda	42,073 29	
Sonoma	3,055 97	
Mendocino	5,000 00	
San Luis Obispo	5,428 90	
Merced	63,361 83	
Nevada	7,000 00	\$750,000 00
Fresno	247,935 33	
Totals	\$428,558 00	

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.	Market Value.
Foreign securities	\$600,000 00	\$676,000 00
Santa Cruz Water Co.'s and U. S. bonds	44,765 70	
San Joaquin and King's River Canal and Irrigation Co.'s stock	16,294 25	
San Jacinto Tin Co.'s, Merced Security Savings Bank, and Central Railroad Co.'s stocks	14,660 00	
Totals	\$675,719 95	\$676,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Spring Valley Water Co.'s, Sutter and Geary Street Railroad Co.'s stocks	\$189,325 00	\$1,250,000 00
Carson and Colorado Railroad, Oregon Railroad and Navigation Co.'s, Contra Costa Water Co.'s, and U. S. bonds	417,463 28	
Stocks of incorporated mining companies and stocks of other companies	463,867 21	
Totals	\$1,070,655 49	\$1,250,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Grain, merchandise, and warehouse receipts	\$550,727 14	\$900,000 00
Assignment of contracts, mortgages, collateral notes, etc.	104,800 00	
Totals	\$655,527 14	\$900,000 00

CALIFORNIA STATE BANK—SACRAMENTO.

[Incorporated April 10, 1882.]

N. D. RIDEOUT, President.

A. ABBOTT, Cashier.

Resources.	Amount.	Liabilities.	Amount.
State warrants	\$5,341 27	Capital paid in coin	\$150,000 00
Loans on real estate	184,349 54	Reserve fund and profit and loss	65,000 00
Loans on stocks, bonds, and warrants	15,349 26	Due depositors	680,976 91
Loans on other securities (grain, etc.)	24,162 78	Due banks and bankers	20,329 45
Loans on personal security (including overdrafts)	358,488 83		
Money on hand	133,497 28		
Checks and other cash items	1,229 37		
Due from banks and bankers	189,019 30		
Furniture and fixtures	2,411 00		
Other assets	2,457 73		
Total resources	\$916,306 36	Total liabilities	\$916,306 36

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$500,000; the total amount actually paid in coin by stockholders for capital stock is \$150,000. The total number of shares of stock issued is 5,000; the amount paid up on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows:

C. W. Clarke	200 shares.	Geo. C. Perkins	200 shares.
Fred. Cox	200 shares.	J. R. Watson	200 shares.
J. Steffins	200 shares.	A. Abbott	100 shares.
N. D. Rideout	2,800 shares.		

Total number of shares held by the Directors is 3,900 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sacramento	\$104,118 40	\$190,000 00
Colusa and Butte	45,595 34	159,000 00
Nevada	1,335 80	1,600 00
Sierra	2,000 00	10,000 00
Yolo	16,000 00	22,000 00
Lassen	10,000 00	26,000 00
Placer	3,300 00	4,000 00
San Joaquin	2,000 00	4,000 00
Totals	\$184,349 54	\$416,600 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.
State warrants	\$5,341 27	\$5,341 27

CALIFORNIA STATE BANK—Continued.

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Bank stocks	\$30,000 00	\$15,349 26	\$30,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Grain	\$24,162 78	\$40,000 00

BANK OF CHICO.

[Incorporated December 26, 1872.]

ORRIN GOWELL, President.

A. H. CREW, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$13,000 00	Capital paid in coin	\$100,000 00
Real estate taken for debt	2,133 82	Reserve fund and profit and loss	52,115 60
Miscellaneous bonds and stocks	27,593 75	Due depositors	108,391 85
County warrants	305 94	Due banks and bankers	34,183 21
Loans on real estate	111,427 63	Other liabilities	4,248 00
Loans on stocks, bonds, and warrants	1,955 00		
Loans on other securities (grain, etc.)	11,334 19		
Loans on personal security (including overdrafts)	97,845 08		
Money on hand	29,855 45		
Due from banks and bankers	650 93		
Furniture and fixtures	2,500 00		
Other assets	336 87		
Total resources	\$298,938 66	Total liabilities	\$298,938 66

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 5,000; the amount paid up on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows:

O. Gowell 845 shares. | M. Emery 210 shares.
A. H. Crew 2,591 shares.

Total number of shares held by the Directors is 3,646 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Butte	\$425 00	\$450 00
Tehama	1,558 82	1,600 00
Alameda	150 00	200 00
Totals	\$2,133 82	\$2,250 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Butte	\$77,684 23	\$188,580 00
Colusa	14,090 40	25,957 00
San Francisco	18,000 00	33,000 00
Tehama	1,653 00	3,680 00
Totals	\$111,427 63	\$251,217 00

BANK OF CHICO—Continued.

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Tulare County bonds.....	\$25,000 00	\$26,418 75	\$27,500 00
Odd Fellows' building stock.....	1,200 00	1,175 00	1,200 00
Totals.....	\$26,200 00	\$27,593 75	\$28,700 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Chico Water Company stock.....	\$3,200 00	\$1,100 00	\$1,300 00
Odd Fellows' building stock.....	1,000 00	825 00	1,000 00
Butte County warrants.....	36 62	30 00	36 62
Totals.....	\$4,236 62	\$1,955 00	\$2,636 62

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities
Warehouse receipts for wheat, barley, wood, and merchandise.....	\$11,334 19	\$15,111 49

CITIZENS' BANK—NEVADA CITY.

[Incorporated September 19, 1876.]

E. M. PRESTON, President.

JOHN T. MORGAN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$5,000 00	Capital paid in coin.....	\$30,000 00
Real estate taken for debt.....	3,950 00	Reserve fund and profit and loss.....	17,369 66
United States bonds.....	3,631 36	Due depositors.....	132,570 05
Miscellaneous bonds and stocks.....	22,000 00	Other liabilities.....	311 12
County warrants.....	1,391 95		
Loans on real estate.....	34,212 00		
Loans on stocks, bonds, and warrants.....	400 00		
Loans on other securities (grain, etc.).....	6,750 00		
Loans on personal security (including overdrafts).....	29,234 47		
Money on hand.....	35,483 04		
Due from banks and bankers.....	33,433 69		
Furniture and fixtures.....	2,500 00		
Other assets.....	2,264 32		
Total resources.....	\$180,250 83	Total liabilities.....	\$180,250 83

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$30,000. The total number of shares of stock issued is 2,000; the amount paid up on each share of stock is \$15.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. T. Morgan.....	903 ⁶⁵ / ₁₀₀ shares.	George M. Hughes.....	1 ⁵³ / ₁₀₀ shares.
E. M. Preston.....	542 ²⁵ / ₁₀₀ shares.	R. M. Hunt.....	1 ⁸⁷ / ₁₀₀ shares.
L. Houseman.....	21 ⁸⁷ / ₁₀₀ shares.	N. Searls.....	3 ²⁷ / ₁₀₀ shares.
George A. Cooper.....	4 ³³ / ₁₀₀ shares.		
Total number of shares held by the Directors is.....			1,477 ⁸⁷ / ₁₀₀ shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Nevada.....	\$3,950 00	\$5,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Nevada.....	\$34,212 00	\$50,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Nevada County 7 per cent bonds.....	\$22,000 00	\$22,000 00	\$23,000 00

CITIZENS' BANK—Continued.

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
United States 4 per cent bonds	\$800 00	\$400 00	\$970 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Gold bullion, life insurance policy, etc.....	\$6,750 00	\$9,280 00

CLOVERDALE BANKING AND COMMERCIAL COMPANY.

[Incorporated February 25, 1884.]

ISAAC E. SHAW, President.

G. W. FROST, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$8,500 00	Capital paid in coin	\$55,000 00
Loans on real estate	5,300 00	Reserve fund and profit and loss	3,359 75
Loans on stocks, bonds, and warrants	3,298 12	Due depositors	30,367 84
Loans on personal security (including overdrafts)	56,476 15	Due banks and bankers	117 16
Money on hand	9,047 50		
Due from banks and bankers	4,669 98		
Furniture and fixtures	1,309 35		
Expenses and taxes	243 65		
Total resources	\$88,844 75	Total liabilities	\$88,844 75

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$55,000; the total amount actually paid in coin by stockholders for capital stock is \$55,000. The total number of shares of stock issued is 550; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. E. Chalfant	100 shares.	G. W. Frost	100 shares.
A. D. Starr	10 shares.	I. E. Shaw	100 shares.
G. W. Prescott	100 shares.		

Total number of shares held by the Directors is 410 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Mendocino	\$3,500 00	\$9,000 00
Sonoma	1,800 00	7,000 00
Totals	\$5,300 00	\$16,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Bank stock	\$9,000 00	\$3,298 12	\$10,000 00

COLUSA COUNTY BANK--COLUSA.

[Incorporated September 15, 1870.]

GEORGE HAGAR, President.

W. P. HARRINGTON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$21,000 00	Capital paid in coin	\$500,000 00
Real estate taken for debt	22,718 98	Reserve fund and profit and loss	97,404 70
County warrants	964 50	Due depositors	424,913 22
Loans on real estate	474,133 19	Due banks and bankers	80,563 55
Loans on other securities (grain, etc.)	158,674 58		
Loans on personal security (including overdrafts)	310,007 28		
Money on hand	58,449 80		
Checks and other cash items	1,702 35		
Furniture and fixtures	2,688 95		
Interest accrued	52,542 33		
Total resources	\$1,102,881 96	Total liabilities	\$1,102,881 96

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$500,000; the total amount actually paid in coin by stockholders for capital stock is \$500,000. The total number of shares of stock issued is 5,000; the amount paid up on each share of stock is \$100. The names of the Directors, and number of shares of stock held by each, are as follows:

W. F. Goad	253 shares.	W. P. Harrington	380 shares.
George Hagar	653 shares.	Edgar Mills	743 shares.
John Boggs	63 shares.		

Total number of shares held by the Directors is

2,092 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Colusa	\$21,632 58	\$21,632 58
Tehama	1,086 40	1,086 40
Totals	\$22,718 98	\$22,718 98

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Colusa	\$474,133 19	\$700,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.
Colusa County warrants	\$964 50	\$964 50

COLUSA COUNTY BANK--Continued.

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Wheat in warehouse	\$158,674 58	\$207,175 00

COMMERCIAL BANK OF SANTA ANA.

[Incorporated April 22, 1882.]

D. HALLADAY, President.

W. S. BARTLETT, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$15,000 00	Capital paid in coin	\$50,000 00
Real estate taken for debt	400 00	Reserve fund and profit and loss	11,025 74
United States bonds	8,347 50	Due depositors	102,541 75
Miscellaneous bonds and stocks	14,565 00		
County warrants	459 70		
Loans on real estate	31,910 00		
Loans on personal security (including overdrafts)	63,296 43		
Money on hand	14,955 46		
Checks and other cash items	2,237 36		
Due from banks and bankers	9,994 27		
Furniture and fixtures	2,280 92		
Other assets	120 85		
Total resources	\$163,567 49	Total liabilities	163,567 49

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$50,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows:

D. Halladay	150 shares.	H. Mabury	200 shares.
Noah Palmer	150 shares.	E. F. Spence	200 shares.
N. Vanderlip	150 shares.	W. S. Bartlett	50 shares.
J. W. Gardner	50 shares.		

Total number of shares held by the Directors is 950 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Los Angeles	\$400 00	\$400 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles	\$31,910 00	\$75,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
U. S. 4 per cent bonds	\$7,000 00	\$8,347 50	\$8,636 25
Los Angeles County bonds, road and school warrants	14,899 70	15,024 70	\$15,024 70
Totals	\$21,899 70	23,372 20	\$23,660 95

COMMERCIAL AND SAVINGS BANK OF SAN JOSÉ.

[Incorporated May 8, 1874.]

B. D. MURPHY, President.

T. F. MORRISON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$49,259 32	Capital paid in coin	\$300,000 00
Miscellaneous bonds and stocks	21,535 25	Reserve fund and profit and loss	172,551 98
Loans on real estate	410,132 89	Due depositors	498,987 97
Loans on stocks, bonds, and warrants	22,695 00	Due banks and bankers	7,161 77
Loans on other securities (grain, etc.)	17,768 69		
Loans on personal security (including overdrafts)	297,545 49		
Money on hand	32,148 60		
Due from banks and bankers	123,616 48		
Furniture and fixtures	4,000 00		
Total resources	\$978,701 72	Total liabilities	\$978,701 72

DETAILS.

The amount of capital stock is \$1,000,000; the amount subscribed is \$1,000,000; the total amount actually paid in coin by stockholders for capital stock is \$300,000. The total number of shares of stock issued is 10,000; the amount paid up on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows:

B. D. Murphy	242 shares.	J. Rich	445 shares.
H. B. Alvord	100 shares.	L. Lion	419 shares.
C. T. Ryland	955 shares.	W. S. McMurtry, Jr.	100 shares.
G. W. Rutherford	400 shares.	J. Malarin	125 shares.
E. Williams	500 shares.		

Total number of shares held by the Directors is 3,286 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Santa Clara	\$20,871 82	\$30,000 00
Fresno	28,387 50	37,000 00
Totals	\$49,259 32	\$67,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Clara	\$340,843 26	\$450,000 00
Monterey	44,500 00	65,000 00
Santa Cruz	8,200 00	12,000 00
Merced	1,800 00	3,600 00
San Luis Obispo	3,000 00	5,000 00
State of Nevada	11,789 63	20,000 00
Totals	\$410,132 89	\$555,600 00

COMMERCIAL AND SAVINGS BANK OF SAN JOSÉ—Continued.

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Gilroy City bonds	\$7,000 00	\$7,000 00	\$7,000 00
Los Angeles City bonds	3,000 00	3,000 00	3,150 00
Eureka warehouse stock		2,060 25	4,000 00
San Luis Water Company stock	15,000 00	9,475 00	12,000 00
Totals	\$25,000 00	\$21,535 25	\$26,150 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
San José gas stock	\$15,000 00	\$1,100 00	\$6,000 00
San José Woolen Mills stock	14,900 00	5,500 00	8,940 00
Farmers' Union stock	2,400 00	1,495 00	2,880 00
First National Bank stock	10,000 00	5,400 00	12,000 00
Commercial and Savings Bank stock	5,000 00	1,000 00	2,250 00
Hollister Waterworks stock	50,000 00	7,700 00	25,000 00
Los Gatos Manufacturing Company stock	1,000 00	500 00	700 00
Totals	\$98,300 00	\$22,695 00	\$57,770 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.
Wheat and hay in warehouse	\$17,768 69

BANK OF DIXON.

[Incorporated October 30, 1873.]

J. M. DUDLEY, President.

J. H. RICE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$7,000 00	Capital paid in coin	\$223,100 00
Real estate taken for debt	21,418 03	Reserve fund and profit and loss	32,754 20
Loans on real estate	175,813 34	Due depositors	66,564 25
Loans on personal security (including overdrafts)	166,104 55	Due banks and bankers	57,006 72
Money on hand	6,272 05	Other liabilities	11,155 00
Furniture and fixtures	1,000 00		
Interest accrued	12,972 20		
Total resources	\$390,580 17	Total liabilities	\$390,580 17

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$223,100; the total amount actually paid in coin by stockholders for capital stock is \$223,100. The total number of shares of stock issued is 2,231; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. M. Dudley	50 shares.	J. C. Merryfield	100 shares.
J. S. Garnett	100 shares.	Jas. Bithell	230 shares.
J. S. Mayes	100 shares.	S. G. Little	130 shares.
H. Peterson	100 shares.		
Total number of shares held by the Directors is			810 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Colusa	\$21,418 03	\$25,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Solano	\$75,253 34	\$200,000 00
Colusa	100,560 00	150,000 00
Totals	\$175,813 34	\$350,000 00

FARMERS' BANK OF WHEATLAND.

[Incorporated October 22, 1874.]

T. S. EWING, President.

WM. LUMBARD, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$6,463 30	Capital paid in coin.....	\$38,375 00
Loans on real estate.....	39,850 92	Reserve fund and profit and loss.....	11,287 58
Loans on stocks, bonds, and warrants.....	50 00	Due depositors.....	57,756 73
Loans on personal security (including overdrafts).....	90,623 40	Due banks and bankers.....	37,035 55
Money on hand.....	5,515 77		
Furniture and fixtures.....	733 70		
Expenses and taxes.....	1,217 75		
Total resources.....	\$144,454 84	Total liabilities.....	\$144,454 84

DETAILS.

The amount of capital stock is \$250,000; the amount subscribed is \$153,500; the total amount actually paid in coin by stockholders for capital stock is \$38,375. The total number of shares of stock issued is 1,535; the amount paid up on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows:

T. S. Ewing.....	320 shares.	Daniel Fraser.....	25 shares.
S. D. Wood.....	60 shares.	J. M. C. Jasper.....	40 shares.
H. Roddan.....	80 shares.		
Total number of shares held by the Directors is.....			525 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Placer.....	\$1,700 00	\$5,000 00
Sutter.....	4,000 00	20,000 00
Yuba.....	34,150 92	98,200 00
Totals.....	\$39,850 92	\$123,200 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Sutter Lodge, No. 100, I. O. O. F., warrant.....	\$50 00	\$50 00	\$50 00

FARMERS' EXCHANGE BANK OF SAN BERNARDINO.

[Incorporated May 16, 1881.]

H. L. DREW, President.

E. H. MORSE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$4,167 57	Capital paid in coin.....	\$50,000 00
County warrants.....	2,266 43	Reserve fund and profit and loss.....	25,937 47
Loans on real estate.....	41,424 62	Due depositors.....	221,631 50
Loans on stocks, bonds, and warrants.....	10,400 00	Due banks and bankers.....	1,512 84
Loans on personal security (including overdrafts).....	127,544 65		
Money on hand.....	22,980 30		
Due from banks and bankers.....	84,454 15		
Furniture and fixtures.....	1,520 79		
Interest accrued.....	4,115 73		
Other assets.....	207 57		
Total resources.....	\$299,081 81	Total liabilities.....	\$299,081 81

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$50,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. L. Drew.....	146 shares.	C. Kurtz.....	34 1/2 shares.
Richard Gird.....	137 shares.	J. Anderson.....	34 1/2 shares.
M. Byrne.....	30 shares.	B. Waters.....	25 shares.

Total number of shares held by the Directors is.....406 1/2 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Diego.....	\$6,500 00	\$20,000 00
San Bernardino.....	34,924 62	80,000 00
Totals.....	\$41,424 62	\$100,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
San Bernardino County warrants.....	\$2,266 43	\$2,266 43	\$2,266 43

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Banning Land and Water Company.....	\$37,500 00	\$1,000 00	
Bear Valley Land and Water Company.....	12,400 00	3,250 00	\$6,200 00
Lytle Creek Water Company.....	6,700 00	6,150 00	13,600 00
Totals.....	\$56,600 00	\$10,400 00	\$19,800 00

FARMERS' SAVINGS BANK—LAKEPORT.

[Incorporated December 14, 1874.]

H. C. BOGGS, President.

J. W. MACKALL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$15,000 00	Capital paid in coin	\$65,020 00
Loans on real estate	72,805 98	Reserve fund and profit and loss	26,163 29
Loans on other securities (grain, etc.)	1,000 00	Due depositors	72,400 45
Loans on personal security (including overdrafts)	35,531 94	Due banks and bankers	9,231 45
Money on hand	28,720 74		
Due from banks and bankers	3,312 33		
Furniture and fixtures	1,887 25		
Interest accrued	14,556 95		
Total resources	\$172,815 19	Total liabilities	\$172,815 19

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$65,020. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$65 02.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. C. Boggs	487 shares.	L. H. Boggs	10 shares.
E. G. Young	213 shares.	D. V. Thompson	5 shares.
H. D. Snow	113 shares.	J. W. Mackall	5 shares.
Geo. Tucker	12 shares.		

Total number of shares held by the Directors is 845 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Lake	\$72,805 98	\$162,500 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Chattel mortgage on printing press, etc.	\$1,000 00	\$2,000 00

FARMERS' AND MERCHANTS' BANK OF LOS ANGELES.

[Incorporated February 12, 1871.]

I. W. HELLMAN, President.

JOHN MILNER, Secretary.

Resources.	Amount.	Liabilities.	Amount.
Former bank premises	\$17,000 00	Capital paid in coin	\$200,000 00
Real estate taken for debt	36,282 26	Reserve fund and profit and loss	418,319 24
United States bonds	311,709 62	Due depositors	1,396,949 71
Miscellaneous bonds and stocks	53,052 98	Other liabilities	2,245 00
County warrants	32,424 21		
Loans on real estate	242,400 00		
Loans on stocks, bonds, and warrants	105,350 00		
Loans on other securities (grain, etc.)	5,800 00		
Loans on personal security (including overdrafts)	696,340 75		
Money on hand	388,971 90		
Due from banks and bankers	139,182 23		
Furniture and fixtures	6,000 00		
Total resources	\$2,017,513 95	Total liabilities	\$2,017,513 95

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$200,000. The total number of shares of stock issued is 200; the amount paid up on each share of stock is \$1,000.

The names of the Directors, and number of shares of stock held by each, are as follows:

I. W. Hellman	87 shares.	L. C. Goodwin	9 shares.
O. W. Childs	30 shares.	C. E. Thom	4 shares.
P. Garnier	13 shares.	José Mascarel	4 shares.
J. B. Lankersheim	11 shares.	J. S. Griffin	4 shares.
C. Ducommun	10 shares.		

Total number of shares held by the Directors is 172 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Los Angeles	\$36,282 26	\$45,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles	\$242,400 00	\$350,000 00

FARMERS' AND MERCHANTS' BANK OF LOS ANGELES—Continued.

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States 4 and 4½ per cent bonds.....	\$267,850 00	\$311,709 62	\$325,782 50
Los Angeles and Santa Clara County bonds.....	50,650 00	52,552 98	52,552 98
Southern Pacific Railroad bonds.....	500 00	500 00	500 00
Los Angeles and State Controller's warrants.....		32,424 21	32,424 21
Totals.....	\$319,000 00	\$397,186 81	\$411,259 69

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Stock in bank, gas, water, and various industrial corporations.....	\$129,600 00	\$93,850 00	\$171,000 00
Maricopa County (A. T.) bonds.....	15,000 00	8,500 00	15,000 00
Atchinson City (Kansas) bonds.....	12,250 00	3,000 00	10,000 00
Totals.....	\$156,850 00	\$105,350 00	\$196,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Wheat, barley, etc.....	\$5,800 00	\$6,000 00

FARMERS' AND MECHANICS' BANK OF HEALDSBURG.

[Incorporated September 1, 1877.]

E. H. BARNES, President.

R. H. WARFIELD, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$9,000 00	Capital paid in coin.....	\$84,460 00
Real estate taken for debt.....	17,036 13	Reserve fund and profit and loss.....	18,791 61
Loans on real estate.....	67,823 39	Due depositors.....	66,396 67
Loans on personal security (including overdrafts).....	74,878 51	Due banks and bankers.....	9,207 46
Money on hand.....	8,908 03		
Checks and other cash items.....	1,209 68		
Total resources.....	\$178,855 74	Total liabilities.....	\$178,855 74

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$136,300; the total amount actually paid in coin by stockholders for capital stock is \$84,460. The total number of shares of stock issued is 1,363; the amount paid up on each share of stock is \$61 95.

The names of the Directors, and number of shares of stock held by each, are as follows:

E. H. Barnes.....	137 shares.	George T. Miller.....	25 shares.
A. B. Nalley.....	100 shares.	R. Powell.....	50 shares.
L. A. Norton.....	215 shares.	E. Hamilton.....	100 shares.
R. H. Warfield.....	87 shares.		

The number of shares held by the Directors is..... 714 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sonoma.....	\$17,036 13	\$20,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma.....	\$67,823 39	\$200,000 00

FARMERS' BANK OF FRESNO.

[Incorporated March 8, 1882.]

LEWIS LEACH, President.

W. W. PHILLIPS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$7,850 00	Capital paid in coin	\$70,000 00
County warrants	50 00	Reserve fund and profit and loss	5,077 32
Loans on real estate	48,649 59	Due depositors	93,653 37
Loans on stocks, bonds, and warrants	643 00	Due banks and bankers	9,513 87
Loans on other securities (grain, etc.)	7,160 39	Other liabilities	9,970 25
Loans on personal security (including overdrafts)	98,354 34		
Money on hand	19,391 57		
Checks and other cash items	877 88		
Due from banks and bankers	294 30		
Furniture and fixtures	1,800 00		
Expenses and taxes	2,843 74		
Other assets	300 00		
Total resources	\$188,214 81	Total liabilities	\$188,214 81

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$70,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$70.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. Kutner	245 shares.	W. L. Graves	110 shares.
S. Goldstein	220 shares.	Lewis Leach	30 shares.
W. W. Phillips	150 shares.		
Total number of shares held by the Directors is		755 shares.	

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Fresno	\$48,649 59	\$99,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Fresno Gaslight Company stock	\$1,500 00	\$643 00	\$1,650 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Wheat, barley, and beans in warehouse	\$7,160 39	\$8,200 00

BANK OF GILROY.

[Incorporated June 5, 1871.]

L. A. WHITEHURST, President.

GEORGE E. HERSEY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$3,000 00	Capital paid in coin	\$68,000 00
Loans on real estate	72,609 65	Reserve fund and profit and loss	13,401 64
Loans on personal security (including overdrafts)	66,798 86	Due depositors	91,820 52
Money on hand	15,437 98	Other liabilities	3,400 00
Due from banks and bankers	10,061 76		
Furniture and fixtures	1,000 00		
Other assets	7,713 91		
Total resources	\$176,622 16	Total liabilities	\$176,622 16

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$136,000; the total amount actually paid in coin by stockholders for capital stock is \$68,000. The total number of shares of stock issued is 1,360; the amount paid up on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows:

W. N. Steuben	100 shares.	D. Wood	100 shares.
J. H. Ellis	200 shares.	M. Lennon	40 shares.
L. A. Whitehurst	122 shares.		
Total number of shares held by the Directors is		562 shares.	

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Santa Clara	\$2,700 00	\$2,700 00
San Francisco	300 00	300 00
Totals	\$3,000 00	\$3,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Clara	\$29,915 11	\$56,000 00
San Benito	3,694 54	8,000 00
Tulare	39,000 00	69,000 00
Totals	\$72,609 65	\$133,000 00

GRANGERS' BANK OF CALIFORNIA—SAN FRANCISCO.

[Incorporated April 27, 1874.]

A. D. LOGAN, President.

A. MONTELLIER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt.....	\$102,545 04	Capital paid in coin.....	\$646,640 00
Loans on real estate.....	119,500 00	Reserve fund and profit and loss.....	6,886 41
Loans on stocks, bonds, and warrants.....	29,500 00	Due depositors.....	364,184 33
Loans on other securities (grain, etc.).....	677,343 04	Due banks and bankers.....	3,818 02
Loans on personal security (including overdrafts).....	243,192 33	Other liabilities.....	268,482 11
Money on hand.....	95,087 24		
Due from banks and bankers.....	3,671 14		
Furniture and fixtures.....	6,500 00		
Expenses and taxes.....	12,472 13		
Total resources.....	\$1,289,810 92	Total liabilities.....	\$1,289,810 92

DETAILS.

The amount of capital stock is \$1,000,000; the amount subscribed is \$1,000,000; the total amount actually paid in coin by stockholders for capital stock is \$646,640. The total number of shares of stock issued is 10,000; the amount paid up on each share of stock is \$60, and 1,166 shares paid in full.

The names of the Directors, and number of shares of stock held by each, are as follows:

A. D. Logan.....	2,256 shares.	T. E. Tynan.....	26 shares.
H. J. Lewelling.....	63 shares.	Thomas McConnell.....	119 shares.
Uriah Wood.....	266 shares.	H. M. La Rue.....	37 shares.
S. Ewer.....	100 shares.	J. C. Steele.....	70 shares.
J. C. Merryfield.....	5 shares.	J. H. Gardiner.....	53 shares.
C. J. Cressey.....	45 shares.		

Total number of shares held by the Directors is.....3,040 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Butte.....	\$97,000 00	\$110,000 00
Alameda.....	5,545 04	8,000 00
Totals.....	\$102,545 04	118,000 00

GRANGERS' BANK OF CALIFORNIA—Continued.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda.....	\$10,000 00	\$20,000 00
Colusa.....	21,500 00	30,000 00
Contra Costa.....	20,000 00	40,000 00
Fresno.....	5,000 00	10,000 00
Monterey.....	9,000 00	15,000 00
Napa.....	4,000 00	15,000 00
Solano.....	16,000 00	30,000 00
San Joaquin.....	2,500 00	5,000 00
Merced.....	10,000 00	25,000 00
Stanislaus.....	12,000 00	30,000 00
Santa Cruz.....	5,500 00	9,000 00
Tulare.....	4,000 00	10,000 00
Totals.....	\$119,500 00	\$239,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Sundry bank and corporate stocks.....	\$50,000 00	\$29,500 00	\$50,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts for wheat, barley, wool, and general merchandise.....	\$677,343 04	\$1,020,000 00

BANK OF HEALDSBURG.

[Incorporated June 13, 1874.]

H. M. WILLSON, President.

J. D. HASSETT, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$20,816 41	Capital paid in coin	\$85,600 00
Loans on real estate	128,979 37	Reserve fund and profit and loss	17,424 97
Loans on other securities (grain, etc.)	3,328 27	Due depositors	72,332 41
Loans on personal security (including overdrafts)	79,993 88	Due banks and bankers	73,305 30
Money on hand	10,167 27	Other liabilities	172 50
Checks and other cash items	515 32		
Due from banks and bankers	113 70		
Furniture and fixtures	2,500 00		
Other assets	2,420 96		
Total resources	\$248,835 18	Total liabilities	\$248,835 18

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$85,600; the total amount actually paid in coin by stockholders for capital stock is \$85,600. The total number of shares of stock issued is 856; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. M. Willson	46 shares.	J. R. Grant	133 shares.
J. D. Hassett	87 shares.	A. H. Stites	10 shares.
S. Cohn	25 shares.		

Total number of shares held by the Directors is 301 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sonoma	\$5,124 99	\$6,000 00
Sonoma and Mendocino	15,691 42	18,000 00
Totals	\$20,816 41	\$24,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma	\$128,979 37	\$316,750 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Grain and hops in warehouse	\$2,919 27	\$5,550 00

BANK OF HOLLISTER.

[Incorporated October 21, 1873]

T. S. HAWKINS, President.

T. W. HAWKINS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$8,000 00	Capital paid in coin	\$250,000 00
Real estate taken for debt	4,000 00	Reserve fund and profit and loss	38,182 30
Miscellaneous bonds and stocks	300 00	Due depositors	153,355 29
Loans on real estate	194,746 00	Due banks and bankers	34,366 77
Loans on other securities (grain, etc.)	113,071 74	Other liabilities	14,367 99
Loans on personal security (including overdrafts)	147,340 31		
Money on hand	18,248 20		
Due from banks and bankers	412 30		
Furniture and fixtures	2,000 00		
Expenses and taxes	2,153 80		
Total resources	\$490,272 35	Total liabilities	\$490,272 35

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$250,000; the total amount actually paid in coin by stockholders for capital stock is \$250,000. The total number of shares of stock issued is 2,500; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

T. S. Hawkins	356 shares.	N. C. Briggs	176 shares.
Uriah Wood	313½ shares.	Thomas Flint	35 shares.
L. A. Whitehurst	275 shares.		

Total number of shares held by the Directors is 1,155½ shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Benito	\$4,000 00	\$4,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Benito	\$194,746 00	\$260,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
3 shares Hollister College Association	\$300 00	\$300 00	\$180 00

BANK OF HOLLISTER—Continued.

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Barley, wheat, and hay in warehouse	\$112,031 74	\$140,000 00
Certificates of deposit, Bank of Hollister	1,040 00	1,500 00
Totals	\$113,071 74	\$141,500 00

HUMBOLDT COUNTY BANK—EUREKA.

[Incorporated February 27, 1873.]

J. W. HENDERSON, President.

W. M. HUNTOON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt.....	\$9,916 44	Capital paid in coin.....	\$60,000 00
Loans on real estate.....	109,293 00	Reserve fund and profit and loss.....	30,618 70
Loans on stocks, bonds, and warrants.....	4,344 70	Due depositors.....	130,688 48
Loans on personal security (including overdrafts).....	75,425 83	Due banks and bankers.....	15,946 53
Money on hand.....	27,139 30	Other liabilities.....	1,548 50
Due from banks and bankers.....	2,171 26		
Furniture and fixtures.....	1,569 00		
Other assets.....	8,942 68		
Total resources.....	\$238,802 21	Total liabilities.....	\$238,802 21

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$60,000. The total number of shares of stock issued is 2,000; the amount paid up on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows:

Joseph Russ.....	120 shares.	H. H. Buhne.....	143 shares.
J. W. Henderson.....	120 shares.	D. R. Jones.....	50 shares.
W. M. Huntoon.....	218 shares.	Jonah Bell.....	170 shares.
Thomas Walsh.....	200 shares.	E. Everding.....	20 shares.

Total number of shares held by the Directors is..... 1,041 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Humboldt	\$9,916 44	\$9,916 44

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Humboldt	\$109,293 00	\$109,293 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.
Eureka and Trinidad Railroad Company.....	\$8,100 00	\$4,344 70

KERN VALLEY BANK—BAKERSFIELD.

[Incorporated February 24, 1874.]

SOLOMON JEWETT, President.

H. A. BLODGET, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$2,700 00	Capital paid in coin	\$53,000 00
Real estate taken for debt	17,824 17	Reserve fund and profit and loss	26,539 86
County warrants	1,285 63	Due depositors	99,109 06
Loans on real estate	36,493 00	Due banks and bankers	23,321 49
Loans on personal security (including overdrafts)	122,824 71	Other liabilities	1,680 00
Money on hand	14,777 43		
Due from banks and bankers	573 67		
Furniture and fixtures	2,000 00		
Interest accrued	3,792 22		
Other assets	1,379 57		
Total resources	\$203,650 40	Total liabilities	\$203,650 40

DETAILS.

The amount of capital stock is \$53,000; the amount subscribed is \$53,000; the total amount actually paid in coin by stockholders for capital stock is \$53,000. The total number of shares of stock issued is 500; the amount paid up on each share of stock is \$106.

The names of the Directors, and number of shares of stock held by each, are as follows:

Solomon Jewett	65 shares.	H. Hirshfeld	2 shares.
Hiram Hughes	140 shares.	A. Weill	3 shares.
H. A. Blodget	57 shares.		

Total number of shares held by the Directors is 267 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Kern	\$17,824 17	\$22,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Kern	\$36,493 00	\$60,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.
Kern County warrants	\$1,285 63	\$1,285 63

BANK OF LAKE—LAKEPORT.

[Incorporated March 10, 1874.]

A. F. TATE, President.

MARSHALL ARNOLD, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$9,000 00	Capital paid in coin	\$43,740 00
Loans on real estate	13,834 70	Reserve fund and profit and loss	6,680 60
Loans on personal security (including overdrafts)	18,496 82	Due depositors	328 23
Money on hand	270 93	Other liabilities	879 52
Due from banks and bankers	1,300 00		
Furniture and fixtures	2,000 00		
Other assets	6,725 90		
Total resources	\$51,628 35	Total liabilities	\$51,628 35

DETAILS.

The amount of capital stock is \$43,740; the amount subscribed is \$43,740; the total amount actually paid in coin by stockholders for capital stock is \$43,740. The total number of shares of stock issued is 437,400; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

S. C. Hastings	423,400 shares.	A. F. Tate	1 share.
R. K. Nichols	3,400 shares.	M. Arnold	1 share.
A. Levy	1 share.		

Total number of shares held by the Directors is 430,400 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Lake	\$13,834 70	\$13,834 70

BANK OF LA PORTE.

[Incorporated October, 1871.]

JOHN R. SMAILES, President.

DIXON BRABBAN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$1,000 00	Capital paid in coin	\$12,500 00
Real estate taken for debt	1,660 64	Reserve fund and profit and loss	12,500 00
Loans on stocks, bonds, and warrants	4,447 20	Due depositors	23,069 53
Loans on other securities (grain, etc.)	11,807 44	Due banks and bankers	2,477 79
Loans on personal security (including overdrafts)	27,082 49	Other liabilities	6,546 06
Money on hand	9,913 03		
Furniture and fixtures	1,000 00		
Expenses and taxes	182 58		
Total resources	\$57,093 38	Total liabilities	\$57,093 38

DETAILS.

The amount of capital stock is \$50,000; the amount subscribed is \$50,000; the total amount actually paid in coin by stockholders for capital stock is \$12,500. The total number of shares of stock issued is 500; the amount paid up on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows:

D. Brabban	375 shares.	M. J. Brabban	1 share.
E. Brabban	120 shares.	John R. Smailes	4 shares.

Total number of shares held by the Directors is

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sierra	\$1,660 64	\$5,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Mining stocks	\$310,000 00	\$4,447 20	\$10,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Gold dust, lumber, etc.	\$11,807 44	\$14,000 00

LOS ANGELES COUNTY BANK—LOS ANGELES.

[Incorporated May, 1874.]

JOHN E. PLATER, President.

H. L. MACNEIL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$15,000 00	Capital paid in coin	\$100,000 00
Loans on real estate	223,796 43	Reserve fund and profit and loss	116,014 22
Loans on personal security (including overdrafts)	183,486 80	Due depositors	304,503 93
Money on hand	57,009 94	Due banks and bankers	524 16
Due from banks and bankers	40,112 97	Other liabilities	505 06
Furniture and fixtures	1,900 00		
Other assets	241 23		
Total resources	\$521,547 37	Total liabilities	\$521,547 37

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

R. S. Baker	27 shares.	George W. Prescott	85 shares.
J. Bixby	53 shares.	J. S. Slauson	10 shares.
J. E. Plater	50 shares.	R. M. Widney	13 shares.
J. A. Paxton	300 shares.		

Total number of shares held by the Directors is

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Los Angeles	\$15,000 00	\$22,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles	\$102,396 43	\$269,900 00
San Bernardino	121,400 00	256,000 00
Totals	\$223,796 43	\$525,900 00

BANK OF LOS GATOS.

[Incorporated November 9, 1883.]

SAMUEL TEMPLETON, President.

W. W. KIRKLAND, Cashier.

Resources.	Amount.	Liabilities.	Amount.
County warrants	\$81 25	Capital paid in coin	\$14,000 00
Loans on real estate	7,061 00	Reserve fund and profit and loss	634 08
Loans on personal security (including overdrafts)	27,805 15	Due depositors	34,207 68
Money on hand	9,332 50	Other liabilities	14,444 43
Due from banks and bankers	13,023 31		
Furniture and fixtures	2,000 00		
Expenses and taxes	3,982 94		
Total resources	\$63,286 15	Total liabilities	\$63,286 15

DETAILS.

The amount of capital stock is \$50,000; the amount subscribed is \$28,000; the total amount actually paid in coin by stockholders for capital stock is \$14,000. The total number of shares of stock issued is 560; the amount paid up on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows:

S. Templeton	100 shares.	J. Stanfield	110 shares.
A. G. Huggins	90 shares.	W. W. Kirkland	80 shares.
Robert Walker	40 shares.		
Total number of shares held by the Directors is			420 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Clara	\$4,061 00	\$13,500 00
Santa Cruz	2,000 00	10,000 00
Washington Territory	1,000 00	3,000 00
Totals	\$7,061 00	\$26,500 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.	Market Value.
County warrants	\$81 25	\$81 25

BANK OF MARTINEZ.

[Incorporated October 7, 1873.]

L. I. FISH, President.

H. M. HALE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$5,000 00	Capital paid in coin	\$100,000 00
Real estate taken for debt	1,502 92	Reserve fund and profit and loss	74,016 80
County warrants	120 00	Due depositors	266,933 25
Loans on real estate	186,219 81		
Loans on other securities (grain, etc.)	17,885 27		
Loans on personal security (including overdrafts)	181,746 97		
Money on hand	21,435 52		
Due from banks and bankers	8,085 20		
Furniture and fixtures	1,500 00		
Interest accrued	17,454 36		
Total resources	\$440,950 05	Total liabilities	\$440,950 05

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

L. I. Fish.....	125 shares.	P. Tormey.....	100 shares.
B. Fernandez.....	100 shares.	H. M. Hale.....	100 shares.
Simon Blum.....	108 shares.		

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Contra Costa	\$1,502 92	\$2,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Contra Costa	\$167,519 81	\$268,400 00
Tulare	18,700 00	56,400 00
Totals	\$186,219 81	\$324,800 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Allowed claims	\$120 00	\$120 00	\$120 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Wheat, barley, and hay	\$17,885 27	\$30,099 90

MENDOCINO DISCOUNT BANK.

[Incorporated November 15, 1871.]

EUGENE BROWN, President.

WM. HEESER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$22,958 11	Capital paid in coin.....	\$30,000 00
Loans on personal security (including overdrafts).....	30,257 73	Reserve fund and profit and loss.....	4,550 77
Money on hand.....	10,117 45	Due depositors.....	40,788 05
Due from banks and bankers.....	11,300 53		
Furniture and fixtures.....	700 00		
Total resources.....	\$75,333 82	Total liabilities.....	\$75,333 82

DETAILS.

The amount of capital stock is \$30,000; the amount subscribed is \$30,000; the total amount actually paid in coin by stockholders for capital stock is \$30,000. The total number of shares of stock issued is 1,500; the amount paid up on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows:

Eugene Brown.....	1 share.	S. Coombs.....	25 shares.
C. W. Denslow.....	45 shares.	R. Stickney.....	1 share.
A. Heeser.....	12 shares.	Wm. Heeser.....	4 shares.

Total number of shares held by the Directors is..... 88 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Mendocino.....	\$22,958 11	\$50,000 00

MERCED BANK.

[Incorporated April 2, 1875.]

SAMUEL C. BATES, President.

FRANK HOWELL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$10,000 00	Capital paid in coin.....	\$42,225 00
Real estate taken for debt.....	26,648 90	Reserve fund and profit and loss.....	7,143 28
Miscellaneous bonds and stocks.....	1,349 72	Due depositors.....	76,433 48
Loans on real estate.....	18,912 73	Due banks and bankers.....	10,562 20
Loans on other securities (grain, etc.).....	20,190 17		
Loans on personal security (including overdrafts).....	42,097 52		
Money on hand.....	13,452 39		
Due from banks and bankers.....	2,212 53		
Furniture and fixtures.....	1,500 00		
Total resources.....	\$136,363 96	Total liabilities.....	\$136,363 96

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$56,300; the total amount actually paid in coin by stockholders for capital stock is \$42,225. The total number of shares of stock issued is 563; the amount paid up on each share of stock is \$75.

The names of the Directors, and number of shares of stock held by each, are as follows:

S. C. Bates.....	142½ shares.	J. R. White.....	24 shares.
John Ruddle.....	40 shares.	Thos. Price.....	12 shares.
I. H. Jacobs.....	40 shares.	M. L. Rodgers.....	10 shares.
C. Landram.....	40 shares.		

Total number of shares held by the Directors is..... 308½ shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Fresno.....	\$26,019 27	\$30,920 00
Merced.....	629 63	1,600 00
Totals.....	\$26,648 90	\$32,520 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Merced.....	\$16,837 28	\$37,550 00
Fresno.....	2,075 45	3,000 00
Totals.....	\$18,912 73	\$40,550 00

MERCED BANK—Continued.

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Confidence Gold Mining Company stock.....	\$2,000 00	\$1,104 90	\$2,000 00
Merced County warrants.....	250 00	244 82	250 00
Totals.....	\$2,250 00	\$1,349 72	\$2,250 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Grain and hay in warehouse.....	\$20,190 17	\$27,800 00

MONO COUNTY BANK—BODIE.

[Incorporated October 10, 1877.]

R. BARTON, President.

H. F. HASTINGS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$2,000 00	Capital paid in coin.....	\$20,000 00
Loans on real estate.....	350 00	Reserve fund and profit and loss.....	7,662 23
Loans on stocks, bonds, and warrants.....	17,209 38	Due depositors.....	12,295 77
Loans on personal security (including overdrafts).....	12,204 76	Due banks and bankers.....	3,984 45
Money on hand.....	7,167 40		
Due from banks and bankers.....	669 56		
Furniture and fixtures.....	1,800 00		
Expenses and taxes.....	500 35		
Other assets.....	1,991 00		
Total resources.....	\$43,892 45	Total liabilities.....	\$43,892 45

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$20,000. The total number of shares of stock issued is 200; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

Wm. S. Hopkins.....	115 shares.	E. L. Benedict.....	2 shares.
R. Barton.....	13 shares.	W. H. Douglas.....	1 share.
H. F. Hastings.....	2 shares.		

Total number of shares held by the Directors is..... 133 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Mono.....	\$350 00	\$500 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Mining and other stocks and bonds.....	\$17,209 38	\$40,000 00

MODESTO BANK.

[Incorporated October 28, 1878.]

A. L. CRESSEY, President.

J. R. BROUGHTON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$2,000 00	Capital paid in coin.....	\$175,000 00
Real estate taken for debt.....	1,541 19	Reserve fund and profit and loss.....	104,628 51
County warrants.....	518 31	Due depositors.....	78,023 88
Loans on real estate.....	232,722 35	Due banks and bankers.....	47,081 27
Loans on other securities (grain, etc.).....	24,400 00		
Loans on personal security (including overdrafts).....	132,851 92		
Money on hand.....	9,699 99		
Furniture and fixtures.....	1,000 00		
Total resources.....	\$404,733 76	Total liabilities.....	\$404,733 76

DETAILS.

The amount of capital stock is \$250,000; the amount subscribed is \$250,000; the total amount actually paid in coin by stockholders for capital stock is \$175,000. The total number of shares of stock issued is 2,500; the amount paid up on each share of stock is \$70.

The names of the Directors, and number of shares of stock held by each, are as follows:

A. L. Cressey.....	480 shares.	A. Shearer.....	99 shares.
E. B. Beard.....	157 shares.	J. R. Broughton.....	55 shares.
Isaac Perkins.....	135 shares.	F. A. Cressey.....	50 shares.
William Emslen.....	132 shares.		
Total number of shares held by the Directors is.....		1,108 shares	

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Stanislaus.....	\$164 43	\$300 00
Tulare.....	1,376 76	3,000 00
Totals.....	\$1,541 19	\$3,300 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Stanislaus.....	\$210,250 85	\$350,000 00
Merced.....	16,200 00	25,000 00
Fresno.....	6,271 50	20,000 00
Totals.....	\$232,722 35	\$395,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Stanislaus County warrants.....	\$518 31	\$518 31	\$530 00

MODESTO BANK—Continued.

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Wheat in warehouse.....	\$6,000 00	\$7,000 00

BANK OF NAPA.

[Incorporated September 14, 1871.]

S. M. CHAPMAN, President.

C. R. GRITMAN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises and furniture.....	\$16,000 00	Capital paid in coin	\$186,300 00
Real estate taken for debt	30,558 64	Reserve fund and profit and loss	73,001 27
Miscellaneous bonds and stocks	14,000 00	Due depositors	108,496 41
County warrants	44 75	Due banks and bankers	15,143 37
Loans on real estate	129,467 03	Other liabilities	3,431 60
Loans on stocks, bonds, and warrants	81,674 60		
Loans on other securities (grain, etc.)	7,563 57		
Loans on personal security (including overdrafts)	83,394 94		
Money on hand	22,189 49		
Due from banks and bankers	1,479 63		
Total resources	\$386,372 65	Total liabilities	\$386,372 65

DETAILS.

The amount of capital stock is \$186,300; the amount subscribed is \$186,300; the total amount actually paid in coin by stockholders for capital stock is \$186,300. The total number of shares of stock issued is 1,863; the amount paid up on each share of stock is \$100. The names of the Directors, and number of shares of stock held by each, are as follows:

S. M. Chapman	67 shares.	S. Ewer	10 shares.
L. Lewton	100 shares.	David Smith	10 shares.
C. A. Derby	35 shares.	Thomas Earl	10 shares.
M. Shaw	5 shares.	W. A. Trubody	22 shares.
J. M. Mansfield	68 shares.	S. E. Holden	12 shares.
J. Preece	67 shares.	A. G. Stuart	30 shares.
W. H. Gibbs	5 shares.	E. W. Robinson	10 shares.
W. L. Maynard	10 shares.	J. W. Miller	10 shares.
C. Robinson	30 shares.		
Total number of shares held by the Directors is		501 shares.	

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Napa	\$27,045 09	\$29,600 00
Fresno	1,500 00	2,000 00
San Francisco	2,013 55	2,000 00
Totals	\$30,558 64	\$33,600 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Napa	\$129,467 03	\$175,000 00

BANK OF NAPA—Continued.

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Napa County Railroad bonds	\$14,000 00	\$14,000 00	\$14,315 00
County warrants	44 75	44 75	44 75
Totals	\$14,044 75	\$14,044 75	\$14,359 75

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Napa Valley Wine Company stock	\$50,000 00	\$48,854 65	\$50,000 00
Bank stock	34,050 00	17,782 21	35,190 00
Water Company stock	1,780 00	1,532 00	1,780 00
Napa Woolen Mill stock	1,000 00	800 00	1,000 00
State Controller's warrants	14,736 85	12,705 74	14,736 85
Totals	\$101,566 85	\$81,674 60	\$102,706 85

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Life insurance policy, wheat in warehouse and field, and collateral notes	\$7,563 57	\$13,759 36

NEVADA BANK OF SAN FRANCISCO.

[Incorporated May 19, 1875.]

J. C. FLOOD, President.

J. S. ANGUS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$476,900 69	Capital paid in coin.....	\$3,000,000 00
Loans on stocks, bonds, and warrants.....	2,372,512 30	Reserve fund and profit and loss.....	1,404,383 32
Loans on other securities (grain, etc.).....	1,237,087 14	Due depositors.....	4,246,131 88
Loans on personal security (including overdrafts).....	3,115,325 36	Due banks and bankers.....	1,944,546 69
Money on hand.....	1,452,657 75	Other liabilities.....	17,868 16
Due from banks and bankers.....	1,958,426 81		
Total resources.....	\$10,612,910 05	Total liabilities.....	\$10,612,910 05

DETAILS.

The amount of capital stock is \$3,000,000; the amount subscribed is \$3,000,000; the total amount actually paid in coin by stockholders for capital stock is \$3,000,000. The total number of shares of stock issued is 30,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. W. Mackay.....	15,000 shares.	J. L. Flood.....	250 shares.
J. C. Flood.....	14,250 shares.	G. L. Brander.....	250 shares.
R. H. Follis.....	250 shares.		
Total number of shares held by the Directors is.....		30,000 shares.	

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
San Joaquin.....	\$5,800 00
Merced.....	93,817 65
San Francisco.....	222,361 04
Contra Costa.....	25,000 00
Marin.....	35,352 27
Alameda.....	6,132 60
Santa Cruz.....	80,837 13
Napa.....	7,500 00
Total.....	\$476,900 69

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Nevada Warehouse and Dock Co.	\$80,500 00	\$3,184,262 30
U. S. bonds and warrants.....	183,139 13	
Selby Smelting Co.'s stock.....	40,500 00	
Southern Pacific and Northern Railway bonds.....	155,500 00	
California Redwood Co. debentures.....	55,300 00	
Market Street bonds, gas stock, etc.....	49,500 00	
Miscellaneous stocks and bonds.....	308,073 17	
California Sugar Refinery and Oceanic Steamship Co.....	\$1,500,000 00	\$3,184,262 30
Totals.....	\$2,372,512 30	

NEVADA BANK OF SAN FRANCISCO—Continued.

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Wheat, flour, and other merchandise.....	\$1,006,170 82	\$1,360,787 00
Bills of lading.....	68,159 45	
Wool, bags, borax, etc.....	162,756 87	
Totals.....	\$1,237,087 14	\$1,360,787 00

PACIFIC BANK—SAN FRANCISCO.

[Incorporated February, 1863.]

R. H. McDONALD, President.

S. G. MURPHY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$150,000 00	Capital paid in coin	\$1,000,000 00
Real estate taken for debt	19,538 73	Reserve fund and profit and loss	510,498 78
Miscellaneous bonds and stocks	32,704 65	Due depositors	1,910,665 48
Loans on real estate	109,253 44	Due banks and bankers	133,151 60
Loans on stocks, bonds, and warrants	224,520 00	Other liabilities	50,018 00
Loans on other securities (grain, etc.)	239,095 77		
Loans on personal security (including overdrafts)	1,768,219 20		
Money on hand	787,472 90		
Checks and other cash items	58,588 67		
Due from banks and bankers	216,681 31		
Other assets	3,259 19		
Total resources	\$3,609,333 86	Total liabilities	\$3,609,333 86

DETAILS.

The amount of capital stock is \$1,000,000; the amount subscribed is \$1,000,000; the total amount actually paid in coin by stockholders for capital stock is \$1,000,000. The total number of shares of stock issued is 10,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

R. H. McDonald	4,696 shares.	C. W. Breyfogle	50 shares.
R. H. McDonald, Jr.	54 shares.	C. Waterhouse	20 shares.
F. V. McDonald	40 shares.	W. A. Grade	29 shares.
J. M. McDonald	1,950 shares.	A. K. Stevens	20 shares.
H. Mabury	326 shares.		
Total number of shares held by the Directors is		7,185 shares.	

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco	\$12,900 78	\$13,204 50
Alameda	2,120 85	4,000 00
San Mateo	4,517 10	6,000 00
Totals	\$19,538 73	\$23,204 50

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Contra Costa	\$1,845 00	\$190,000 00
Marin	2,000 00	
Monterey	1,022 10	
San Francisco	47,593 79	
Tehama	50,000 00	
Ventura	1,992 55	
Michigan	800 00	\$190,000 00
Washington Territory	4,000 00	
Totals	\$109,253 44	\$190,000 00

PACIFIC BANK—Continued.

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.	Market Value.
Land association stocks	\$3,472 30	\$37,000 00
Local and bank stocks	12,940 00	
Gas stocks	16,292 35	
Totals	\$32,704 65	\$37,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
United States bonds, gas and water stocks	\$66,295 00	\$285,000 00
Oakland railroad bonds	20,000 00	
Insurance and iron stocks	37,850 00	
Los Angeles City bonds	20,000 00	
Pacific Coast Steamship Company's stock	50,000 00	
Miscellaneous stocks, bonds, etc.	30,375 00	
Totals	\$224,520 00	\$285,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts on grain, bags, and miscellaneous merchandise	\$218,095 77	\$290,000 00
Tugboats and chattel mortgages	21,000 00	
Totals	\$239,095 77	\$290,000 00

PASADENA BANK.

[Incorporated December 8, 1884.]

P. M. GREEN, President.

D. GALBRAITH, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$15,900 00	Capital paid in coin	\$10,000 00
Loans on stocks, bonds, and warrants	775 00	Reserve fund and profit and loss	1,945 94
Loans on personal security (including overdrafts)	34,346 14	Due depositors	86,359 60
Money on hand	10,821 88		
Checks and other cash items	48 63		
Due from banks and bankers	32,728 50		
Furniture and fixtures	1,993 70		
Expenses and taxes	1,054 40		
Other assets	634 29		
Total resources	\$98,305 54	Total liabilities	\$98,305 54

DETAILS.

The amount of capital stock is \$50,000; the amount subscribed is \$50,000; the total amount actually paid in coin by stockholders for capital stock is \$10,000. The total number of shares of stock issued is 500; the amount paid up on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows:

P. M. Green	75 shares.	J. Banbury	25 shares.
D. Galbraith	25 shares.	H. G. Bennett	10 shares.
B. F. Ball	50 shares.	George H. Bonebrake	50 shares.
John Allin	25 shares.		

Total number of shares held by the Directors is 260 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles	\$15,900 00	\$50,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Pasadena Land and Water Company stock....	\$2,310 00	\$775 00	\$2,310 00

PETALUMA SAVINGS BANK.

[Incorporated September 7, 1870.]

H. T. FAIRBANKS, President.

D. B. FAIRBANKS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$5,600 00	Capital paid in coin	\$100,000 00
Real estate taken for debt	2,750 00	Reserve fund and profit and loss	53,513 29
Miscellaneous bonds and stocks	3,000 00	Due depositors	260,778 65
Loans on real estate	142,530 00	Due banks and bankers	1,444 26
Loans on other securities (grain, etc.)	1,420 00		
Loans on personal security (including overdrafts)	245,385 38		
Money on hand	12,984 67		
Due from banks and bankers	566 15		
Furniture and fixtures	1,500 00		
Total resources	\$415,736 20	Total liabilities	\$415,736 20

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. T. Fairbanks	250 shares.	A. Lackey	45 shares.
J. M. Bowles	110 shares.	B. F. Tuttle	42 shares.
F. T. Maynard	31 shares.	S. D. Towne	5 shares.
S. F. Carpenter	20 shares.	Wm. Zartman	10 shares.
Geo. Zimmerman	50 shares.		

Total number of shares held by the Directors is 563 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Mateo	\$2,750 00	\$2,750 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma	\$112,530 00	\$213,000 00
Alameda	1,500 00	
Humboldt	11,000 00	
Marin	17,500 00	
Totals	\$142,530 00	\$213,000 00

PETALUMA SAVINGS BANK—Continued.

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Colusa County school bonds.....	\$3,000 00	\$3,000 00	\$3,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Wool, merchandise, mortgages, and time certificate of deposit.	\$1,420 00	\$5,300 00

POMONA BANK.

[Incorporated September 13, 1883.]

H. A. PALMER, President.

F. L. PALMER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$17,325 00	Capital paid in coin.....	\$20,000 00
Loans on stocks, bonds, and warrants.....	7,100 00	Reserve fund and profit and loss.....	335 36
Loans on personal security (including overdrafts).....	15,926 53	Due depositors.....	37,405 19
Money on hand.....	9,190 25		
Checks and other cash items.....	1,159 16		
Due from banks and bankers.....	5,192 11		
Furniture and fixtures.....	1,611 50		
Interest accrued.....	136 00		
Expenses and taxes.....	100 00		
Total resources.....	\$57,740 55	Total liabilities.....	\$57,740 55

DETAILS.

The amount of capital stock is \$50,000; the amount subscribed is \$50,000; the total amount actually paid in coin by stockholders for capital stock is \$20,000. The total number of shares of stock issued is 500; the amount paid up on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. A. Palmer.....	478 shares.	G. J. Mitchell.....	10 shares.
F. L. Palmer.....	10 shares.	C. Gaines.....	1 share.
E. T. Palmer.....	1 share.		

Total number of shares held by the Directors is..... 500 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles.....	\$17,325 00	\$29,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Union National Bank of Oakland.....	\$7,100 00	\$7,100 00	\$8,520 00

POMONA VALLEY BANK.

[Incorporated November 12, 1883.]

J. H. SMITH, President.

C. SEAVER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$4,170 00	Capital paid in coin	\$12,500 00
Loans on real estate	8,900 33	Reserve fund and profit and loss	3,037 77
Loans on personal security (including overdrafts)	26,234 55	Due depositors	42,176 29
Money on hand	7,516 13		
Due from banks and bankers	7,085 89		
Furniture and fixtures	2,024 10		
Expenses and taxes	1,789 06		
Total resources	\$57,714 06	Total liabilities	\$57,714 06

DETAILS.

The amount of capital stock is \$50,000; the amount subscribed is \$50,000; the total amount actually paid in coin by stockholders for capital stock is \$12,500. The total number of shares of stock issued is 500; the amount paid up on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. H. Smith	260 shares.	Geo. H. Bonebrake	50 shares.
J. E. McComas	5 shares.	Thos. Coates	35 shares.
F. C. Howes	50 shares.	C. Seaver	100 shares.

Total number of shares held by the Directors is 500 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles	\$6,900 33	\$70,000 00
San Bernardino	2,000 00	7,000 00
Totals	\$8,900 33	\$77,000 00

RIVERSIDE BANKING COMPANY.

[Incorporated February 12, 1885.]

ABERDEEN KEITH, President.

O. T. DYER, Manager.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$14,202 48	Capital paid in coin	\$107,000 00
Miscellaneous bonds and stocks	13,100 00	Due depositors	92,018 89
Loans on real estate	57,408 00	Due banks and bankers	640 86
Loans on personal security (including overdrafts)	100,459 83	Other liabilities	4,758 18
Money on hand	11,835 63		
Due from banks and bankers	3,445 74		
Furniture and fixtures	2,447 27		
Expenses and taxes	1,518 98		
Total resources	\$204,417 93	Total liabilities	\$204,417 93

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$115,500; the total amount actually paid in coin by stockholders for capital stock is \$107,000. The total number of shares of stock issued is 1,070; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

W. H. Dyer	400 shares.	O. Backus	70 shares.
O. T. Dyer	350 shares.	E. C. Dyer	10 shares.
A. Keith	100 shares.	C. J. Gill	10 shares.
J. A. Brenneman	100 shares.		

Total number of shares held by the Directors is 1,040 shares.

LOANS ON REAL ESTATE BY COUNTIES.

County Situated In.	Cost on Books.	Market Value.
San Bernardino	\$56,908 00	\$165,700 00
Los Angeles	500 00	4,000 00
Totals	\$57,408 00	\$169,700 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Stock in Marble Lime Company	\$255,600 00	\$13,100 00	\$13,100 00
Stock in Riverside Fruit Company			
Stock in Riverside Oilburn and Supply Co.			
Stock in Riverside Citrus Fair Association			

SACRAMENTO BANK.

[Incorporated January 28, 1875.]

W. P. COLEMAN, President.

ED. R. HAMILTON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$20,000 09	Capital paid in coin	\$200,000 00
Real estate taken for debt	37,726 67	Reserve fund and profit and loss	91,945 56
Miscellaneous bonds and stocks	100 00	Due depositors	1,965,521 64
Loans on real estate	2,044,818 57	Other liabilities	66,112 95
Money on hand	190,905 12		
Due from banks and bankers	12,394 70		
Expenses and taxes	17,635 09		
Total resources	\$2,323,580 15	Total liabilities	\$2,323,580 15

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$500,000; the total amount actually paid in coin by stockholders for capital stock is \$200,000. The total number of shares of stock issued is 5,000; the amount paid up on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows:

C. H. Swift	— shares.	F. R. Dray	170 shares.
W. P. Coleman	625 shares.	F. Birdsall	52 shares.
P. Scheld	1,168 shares.		
Total number of shares held by the Directors is		2,015 shares.	

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sacramento	\$18,253 70	\$18,200 00
Butte	14,668 10	30,000 00
Sutter	714 61	750 00
Solano	1,072 17	1,100 00
Fresno	3,018 09	3,500 00
Totals	\$37,726 67	\$53,550 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Amador and Butte	\$36,181 00	\$68,000 00
Calaveras and Colusa	452,955 02	1,005,000 00
Fresno and Merced	200,419 95	375,000 00
Napa and Nevada	6,801 00	12,500 00
Placer and Solano	96,601 84	170,000 00
Sutter and San Joaquin	94,525 00	165,000 00
Sacramento	227,375 19	400,000 00
Stanislaus	747,627 32	1,500,000 00
Tehama and Tulare	63,430 89	115,000 00
Ventura	22,000 00	40,000 00
Yolo and Yuba	90,069 36	175,000 00
Oregon	5,632 00	10,000 00
Washington Territory	1,200 00	2,500 00
Totals	\$2,044,818 57	\$4,038,000 00

SACRAMENTO BANK—Continued.

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.
San Joaquin and Sierra Nevada Railroad	\$5,000 00	\$100 00 (Nominal.)

SALINAS CITY BANK.

[Incorporated May 10, 1873.]

J. D. CARR, President.

W. S. JOHNSON, Cashier.

Resources.	Amount.	Liabilities. *	Amount.
Bank premises.....	\$13,000 00	Capital paid in coin.....	\$300,000 00
Real estate taken for debt.....	64,356 67	Reserve fund and profit and loss.....	47,018 75
City warrants and school orders.....	618 65	Due depositors.....	234,827 57
Loans on real estate.....	150,279 85	Other liabilities.....	8,544 95
Loans on other securities (grain, etc.).....	62,874 10		
Loans on personal security (including overdrafts).....	143,542 01		
Money on hand.....	24,511 10		
Checks and other cash items.....	232 82		
Due from banks and bankers.....	125,737 27		
Furniture and fixtures.....	2,300 00		
Expenses and taxes.....	2,150 58		
Other assets.....	788 22		
Total resources.....	\$590,391 27	Total liabilities.....	\$590,391 27

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$300,000. The total number of shares of stock issued is 3,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. D. Carr.....	750 shares.	Wm. Vanderhurst.....	150 shares.
A. B. Jackson.....	150 shares.	J. H. McDougall.....	50 shares.
Thos. Rea.....	225 shares.		
Total number of shares held by the Directors is.....		1,325 shares.	

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Monterey.....	\$64,356 67	\$67,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Monterey.....	\$150,279 85	\$250,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Salinas City warrants and county school orders.....	\$618 65	\$618 65	\$625 00

SALINAS CITY BANK—Continued.

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts on wheat, barley, oats, etc.....	\$62,874 10	\$85,000 00

BANK OF SANTA CLARA COUNTY—SANTA CLARA.

[Incorporated May 31, 1875.]

JAS. P. PIERCE, President.

C. C. HAYWARD, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$17,311 50	Capital paid in coin	\$135,000 00
Loans on real estate	99,597 12	Reserve fund and profit and loss	59,800 03
Loans on collateral notes	71,965 63	Due depositors	145,970 43
Loans on other securities (grain, etc.)	10,840 01	Due banks and bankers	2,849 09
Loans on personal security (including overdrafts)	127,095 68	Other liabilities	11,619 92
Money on hand	26,108 49		
Due from banks and bankers	2,146 04		
Furniture and fixtures	175 00		
Total resources	\$355,239 47	Total liabilities	\$355,239 47

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$135,000. The total number of shares of stock issued is 3,000; the amount paid up on each share of stock is \$45.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. H. Dibble	138 shares.	W. B. Kingsbury	40 shares.
J. Eberhard	100 shares.	H. M. Leonard	410 shares.
F. C. Franck	350 shares.	Jas. P. Pierce	517 shares.
R. K. Ham	600 shares.	R. T. Pierce	15 shares.
W. D. Hudson	50 shares.	L. Schneider	70 shares.
S. I. Jamison	25 shares.		

Total number of shares held by the Directors is 2,315 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Santa Clara	\$17,311 50	\$18,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Clara	\$99,597 12	\$150,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Hay and grain	\$10,840 01	\$15,000 00

BANK OF SANTA CRUZ COUNTY—SANTA CRUZ.

[Incorporated August 10, 1875.]

F. H. RUNGE, President.

E. J. COX, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$6,000 00	Capital paid in coin	\$80,000 00
Real estate taken for debt	34,770 00	Reserve fund and profit and loss	16,431 84
Miscellaneous bonds and stocks	818 00	Due depositors	150,496 13
County warrants	450 00	Due banks and bankers	631 01
Loans on real estate	62,573 34		
Loans on stocks, bonds, and warrants	700 00		
Loans on other securities (grain, etc.)	350 00		
Loans on personal security (including overdrafts)	73,636 88		
Money on hand	38,905 41		
Due from banks and bankers	28,355 35		
Furniture and fixtures	1,000 00		
Total resources	\$247,558 98	Total liabilities	\$247,558 98

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$80,000. The total number of shares of stock issued is 2,000; the amount paid up on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows:

William Effey	62 shares.	F. H. Runge	75 shares.
P. B. Fagen	140 shares.	F. Hageman	80 shares.
H. Skinner	209 shares.	H. Willey	110 shares.
A. P. Swanton	48 shares.		

Total number of shares held by the Directors is 724 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco	\$1,020 00	\$1,700 00
Monterey	700 00	700 00
Santa Cruz	33,050 00	33,050 00
Totals	\$34,770 00	\$35,450 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Cruz	\$62,573 34	\$110,000 00

BANK OF SANTA CRUZ COUNTY—Continued.

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Santa Cruz Bank of Savings and Loan	\$518 00	\$518 00	\$518 00
Brown Valley school bonds	300 00	300 00	300 00
Santa Cruz County warrants	450 00	450 00	450 00
Totals	\$1,268 00	\$1,268 00	\$1,268 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Bank of Santa Cruz County	\$1,600 00	\$700 00	\$1,600 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts	\$350 00	\$500 00

SAN JOAQUIN VALLEY BANK—STOCKTON.

[Incorporated March 14, 1868.]

C. I. LEACH, President.

F. J. HUGGINS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$190 05	Capital paid in coin	\$158,580 00
Loans on real estate	179,100 00	Reserve fund and profit and loss	38,798 30
Loans on stocks, bonds, and warrants	275 00	Due depositors	146,220 89
Loans on other securities (grain, etc.)	750 00	Due banks and bankers	6,756 49
Loans on personal security (including overdrafts)	113,086 80	Other liabilities	11,478 76
Money on hand	48,748 79		
Due from banks and bankers	3,866 82		
Furniture and fixtures	1,500 00		
Interest accrued	10,654 51		
Other assets	3,662 47		
Total resources	\$361,834 44	Total liabilities	\$361,834 44

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$264,300; the total amount actually paid in coin by stockholders for capital stock is \$158,580. The total number of shares of stock issued is 2,643; the amount paid up on each share of stock is \$60.

The names of the Directors, and number of shares of stock held by each, are as follows:

James A. Crow	186 shares.	W. B. Johnson	50 shares.
J. C. White	109 shares.	J. J. Stevenson	50 shares.
G. B. Claiborne	20 shares.	C. I. Leach	100 shares.
R. C. Sargent	50 shares.	W. L. Dudley	97 shares.
Cornelius Swain	70 shares.		

Total number of shares held by the Directors is

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Joaquin	\$190 05	\$400 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Joaquin	\$126,226 00	\$300,000 00
Stanislaus	20,823 00	
Modoc and Lassen	32,051 00	
Totals	\$179,100 00	\$300,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
San Joaquin County Bank stock	\$1,200 00	\$275 00	\$1,400 00

SAN JOAQUIN VALLEY BANK—Continued.

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Furniture, lease, etc.....	\$750 00	\$3,000 00

BANK OF SAN JOSÉ.

[Incorporated January 31, 1868.]

T. ELLARD BEANS, President.

C. T. PARK, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$120,000 00	Capital paid in coin	\$205,625 00
Real estate taken for debt	9,501 30	Reserve fund and profit and loss	125,519 91
United States bonds	3,034 35	Due depositors	524,215 29
Miscellaneous bonds and stocks	136,625 00	Due banks and bankers	10,078 71
County and State warrants	8,404 29	Other liabilities	1,384 38
Loans on real estate	193,056 60		
Loans on stocks, bonds, and warrants	70,900 00		
Loans on other securities (grain, etc.)	17,150 00		
Loans on personal security (including overdrafts)	123,001 02		
Money on hand	95,143 00		
Checks and other cash items	524 49		
Due from banks and bankers	78,998 22		
Furniture and fixtures	3,000 00		
Interest accrued	4,485 02		
Total resources	\$866,823 29	Total liabilities	\$866,823 29

DETAILS.

The amount of capital stock is \$250,000; the amount subscribed is \$205,625; the total amount actually paid in coin by stockholders for capital stock is \$205,625. The total number of shares of stock issued is 411½; the amount paid up on each share of stock is \$500.

The names of the Directors, and number of shares of stock held by each, are as follows:

T. E. Beans	200 shares.	J. T. Colahan	5 shares.
W. K. Beans	10 shares.		
Total number of shares held by the Directors is		215 shares.	

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Santa Clara	\$9,501 30	\$13,866 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Clara	\$193,056 60	\$403,071 00

BANK OF SAN JOSÉ—Continued.

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Northern Pacific R. R. first mortgage bonds ..	\$50,000 00	\$50,000 00	\$51,125 00
San Luis Obispo County bonds ..	10,000 00	10,000 00	10,000 00
Santa Clara County bonds ..	70,000 00	71,525 00	73,000 00
United States bonds, 4 per cent ..	2,500 00	3,034 35	3,034 35
San José Woolen Mills stock ..	8,500 00	5,100 00	5,525 00
Totals ..	\$141,000 00	\$139,659 35	\$142,684 35

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
United States 4 per cent bonds ..	\$20,000 00	\$15,000 00	\$24,400 00
Miscellaneous stocks ..	103,200 00	55,900 00	76,505 00
Totals ..	\$123,200 00	\$70,900 00	\$100,905 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts for hay, grain, and merchandise ..	\$17,150 00	\$28,049 00

BANK OF SAN LUIS OBISPO.

[Incorporated August 20, 1873.]

J. P. ANDREWS, President.

W. E. STEWART, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises ..	\$17,500 00	Capital paid in coin ..	\$100,000 00
Real estate taken for debt ..	48,408 93	Reserve fund and profit and loss ..	104,093 48
Miscellaneous bonds and stocks ..	2,500 00	Due depositors ..	192,969 66
County warrants ..	163 82	Due banks and bankers ..	60,673 77
Loans on real estate ..	151,197 85		
Loans on personal security (including overdrafts) ..	214,754 55		
Money on hand ..	20,936 40		
Due from banks and bankers ..	497 61		
Expenses and taxes ..	877 75		
Other assets ..	900 00		
Total resources ..	\$457,736 91	Total liabilities ..	\$457,736 91

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. P. Andrews	275 shares.	George Steele	12½ shares.
D. W. James	32½ shares.	W. E. Stewart	5 shares.
W. L. Beebee	8 shares.		
Total number of shares held by the Directors is		333 shares.	

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Luis Obispo ..	\$48,408 93	\$54,810 93

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Luis Obispo ..	\$149,697 85	\$149,697 85
Monterey ..	1,500 00	1,500 00
Totals ..	\$151,197 85	\$151,197 85

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
San Luis Obispo water stock ..	\$2,500 00	\$2,500 00	\$3,442 50
County warrants ..	163 82	163 82	163 82
Totals ..	\$2,663 82	\$2,663 82	\$3,606 32

SANTA ROSA BANK.

[Incorporated August 20, 1870.]

E. T. FARMER, President.

L. W. BURRIS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$11,209 15	Capital paid in coin	\$300,000 00
Real estate taken for debt	35,018 72	Reserve fund and profit and loss	77,318 47
Loans on real estate	249,539 52	Due depositors	261,303 19
Loans on other securities (grain, etc.)	110,900 00	Due banks and bankers	43,806 32
Loans on personal security (including overdrafts)	208,725 94	Other liabilities	548 00
Money on hand	34,940 25		
Due from banks and bankers	2,631 40		
Expenses and taxes	8,528 02		
Other assets	21,482 98		
Total resources	\$682,975 98	Total liabilities	\$682,975 98

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$300,000. The total number of shares of stock issued is 3,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. A. Paxton	590 shares.	D. Burris	350 shares.
E. T. Farmer	100 shares.	T. Hopper	510 shares.
J. H. Laughlin	150 shares.	J. S. Taylor	100 shares.
W. E. McConnell	20 shares.		
Total number of shares held by the Directors is	1,820 shares.		

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sonoma	\$35,018 72	\$52,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma	\$169,039 52	\$350,000 00
Placer	12,500 00	26,000 00
Humboldt	23,000 00	50,000 00
Mendocino	45,000 00	120,000 00
Totals	\$249,539 52	\$546,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Wine and brandy in warehouse	\$110,900 00	\$230,000 00

SAVINGS BANK OF SANTA ROSA.

[Incorporated March 10, 1873.]

A. P. OVERTON, President.

GEO. P. NOONAN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$10,629 25	Capital paid in coin	\$153,800 00
Real estate taken for debt	6,752 48	Reserve fund and profit and loss	38,177 61
County warrants	227 40	Due depositors	216,685 84
Loans on real estate	203,869 15	Due banks and bankers	47,534 42
Loans on stocks, bonds, and warrants	56,419 80	Other liabilities	277 00
Loans on other securities (grain, etc.)	7,873 75		
Loans on personal security (including overdrafts)	132,028 16		
Money on hand	35,673 96		
Due from banks and bankers	486 82		
Furniture and fixtures	2,500 00		
Expenses and taxes	14 10		
Total resources	\$456,474 87	Total liabilities	\$456,474 87

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$153,800; the total amount actually paid in coin by stockholders for capital stock is \$153,800. The total number of shares of stock issued is 1,538; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

A. P. Overton	115 shares.	John Walker	10 shares.
W. S. M. Wright	88 shares.	J. M. Laughlin	60 shares.
M. Doyle	100 shares.	Julius Ort	11 shares.
D. Brown	75 shares.		
Total number of shares held by the Directors is	459 shares.		

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sonoma	\$6,752 48	\$8,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma	\$203,869 15	\$400,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Sonoma County school orders	\$227 40	\$227 40	\$227 40

SAVINGS BANK OF SANTA ROSA—Continued.

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Bank stock	\$60,000 00	\$56,419 80	\$78,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Grain (warehouse receipts)	\$7,873 75	\$11,000 00

BANK OF SHASTA COUNTY—REDDING.

[Incorporated February 25, 1884.]

C. C. BUSH, President.

FRED. GROTEFEND, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt.....	\$1,100 00	Capital paid in coin.....	\$13,200 00
Miscellaneous bonds and stocks	7,950 00	Reserve fund and profit and loss	3,188 39
County warrants	4,500 03	Due depositors	40,526 77
Loans on real estate	23,988 00	Due banks and bankers	14,820 32
Loans on stocks, bonds, and warrants	500 00		
Loans on personal security (including overdrafts).....	17,278 99		
Money on hand	11,744 44		
Furniture and fixtures	2,437 97		
Expenses and taxes	2,236 05		
Total resources	\$71,735 48	Total liabilities	\$71,735 48

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$66,000; the total amount actually paid in coin by stockholders for capital stock is \$13,200. The total number of shares of stock issued is 132; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

C. C. Bush	30 shares.	H. F. Johnson	30 shares.
J. McCormick	30 shares.	R. G. Dunn	6 shares.
A. E. Reid	30 shares.	Fred. Grotefend	6 shares.

Total number of shares held by the Directors is 132 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Shasta	\$1,100 00	\$1,400 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Shasta	\$20,888 00	\$51,600 00
Lassen	2,000 00	3,500 00
Modoc	1,100 00	2,500 00
Totals	\$23,988 00	\$57,600 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.	Market Value.
Alameda and Shasta County school bonds and Shasta County warrants	\$12,450 03	\$12,608 33

BANK OF SHASTA COUNTY—Continued.

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Shasta County bonds	\$500 00	\$500 00	\$535 00

SISKIYOU COUNTY BANK—YREKA.

[Incorporated September 11, 1882.]

J. CHURCHILL, President.

FRED. E. WADSWORTH, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$1,041 95	Capital paid in coin	\$60,000 00
County warrants	766 85	Reserve fund and profit and loss	16,468 47
Loans on real estate	123,378 93	Due depositors	102,264 86
Loans on other securities (grain, etc.)	1,365 00	Due banks and bankers	49,001 70
Loans on personal security (including overdrafts)	75,728 81		
Money on hand	21,666 12		
Due from banks and bankers	1,056 49		
Furniture and fixtures	2,000 00		
Other assets	730 88		
Total resources	\$227,735 03	Total liabilities	\$227,735 03

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$60,000. The total number of shares of stock issued is 2,000; the amount paid up on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. Churchill	400 shares.	Mrs. H. Wadsworth	400 shares.
L. Huseman	400 shares.	E. Wadsworth	400 shares.
N. D. Julien	400 shares.		

Total number of shares held by the Directors is 2,000 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Siskiyou	\$1,041 95	\$1,400 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Siskiyou	\$45,738 85	\$100,000 00
Modoc	69,008 13	200,000 00
Lassen	2,000 00	4,000 00
Jackson, Oregon	250 00	400 00
Klamath, Oregon	6,381 95	20,000 00
Totals	\$123,378 93	\$324,400 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Juror certificates and county warrants	\$423 60	\$766 85	\$320 10

SISKIYOU COUNTY BANK—Continued.

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Gold dust and jewelry.....	\$1,365 00	\$1,400 00

BANK OF SONOMA COUNTY—PETALUMA.

[Incorporated May 10, 1866.]

WM. HILL, President.

J. S. VAN DOREN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$18,000 00	Capital paid in coin	\$300,000 00
Loans on real estate.....	287,289 55	Reserve fund and profit and loss	29,525 60
Loans on stocks, bonds, and warrants	12,000 00	Due depositors	198,356 15
Loans on personal security (including overdrafts).....	174,698 37	Due banks and bankers	1,048 56
Money on hand	26,789 21	Other liabilities	720 00
Due from banks and bankers.....	8,873 18		
Furniture and fixtures.....	2,000 00		
Total resources.....	\$529,650 31	Total liabilities	\$529,650 31

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$300,000. The total number of shares of stock issued is 3,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

Wm. Hill	330 shares.	E. Newburgh.....	75 shares.
W. Dutton.....	330 shares.	J. E. Gwinn.....	164 shares.
E. Denman	300 shares.		

Total number of shares held by the Directors is.....1,199 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma	\$143,751 55	\$435,000 00
Humboldt	57,538 00	125,000 00
Marin	25,000 00	71,000 00
Mendocino	12,000 00	65,000 00
Ventura	15,000 00	65,000 00
Napa	34,000 00	125,000 00
Totals	\$287,289 55	\$886,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Sonoma County Water Company.....	\$12,000 00	\$12,000 00	\$12,000 00

SONOMA VALLEY BANK—SONOMA.

[Incorporated June 9, 1875.]

DAVID BURRIS, President.

JESSE BURRIS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$1,478 59	Capital paid in coin	\$51,100 00
Loans on real estate	67,908 00	Reserve fund and profit and loss	20,930 87
Loans on personal security (including overdrafts)	28,897 11	Due depositors	34,464 95
Money on hand	7,097 22	Due banks and bankers	1,270 49
Due from banks and bankers	1,085 39	Other liabilities	6,178 00
Furniture and fixtures	700 00		
Other assets	6,178 00		
Total resources	\$113,944 31	Total liabilities	\$113,944 31

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$51,100; the total amount actually paid in coin by stockholders for capital stock is \$51,100. The total number of shares of stock issued is 511; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

D. Burris	270 shares.	A. F. Haraszthy	10 shares.
F. Duhring	100 shares.	F. Clewe	40 shares.
Thos. Hopper	51 shares.		
Total number of shares held by the Directors is 471 shares.			

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sonoma	\$1,478 59	\$2,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
Sonoma	\$66,108 00
Napa	1,800 00
Total	\$67,908 00

BANK OF ST. HELENA.

[Incorporated August 9, 1882.]

S. EWER, President.

OWEN WADE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$10,600 00	Capital paid in coin	\$90,000 00
Loans on real estate	48,125 00	Reserve fund and profit and loss	5,374 63
Loans on stocks, bonds, and warrants	12,162 58	Due depositors	23,974 41
Loans on personal security (including overdrafts)	42,318 78	Due banks and bankers	1,707 61
Money on hand	4,198 50	Other liabilities	4 20
Due from banks and bankers	655 99		
Furniture and fixtures	3,000 00		
Total resources	\$121,060 85	Total liabilities	\$121,060 85

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$90,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$90.

The names of the Directors, and number of shares of stock held by each, are as follows:

S. Ewer	150 shares.	Geo. K. Gluyas	20 shares.
S. C. Hastings	120 shares.	Isaac Tabor	14 shares.
H. J. Lewelling	65 shares.	W. W. Lyman	13 shares.
H. W. Crabb	50 shares.	C. Thompson	10 shares.
J. Thomann	50 shares.	Chas. Krug	10 shares.
W. Scheffler	25 shares.		

Total number of shares held by the Directors is 527 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Napa	\$45,500 00	\$69,300 00
Fresno	2,625 00	3,800 00
Totals	\$48,125 00	\$73,100 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
St. Helena Warehouse Association stock	\$2,000 00	\$2,000 00	\$2,000 00
St. Helena Water Company stock	14,650 00	9,712 58	10,988 00
Bank of St. Helena stock	900 00	450 00	900 00
Totals	\$17,550 00	\$12,162 58	\$13,888 00

BANK OF SUISUN.

[Incorporated February 7, 1876.]

R. D. ROBBINS, President.

WILLIAM WOLF, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$285,664 82	Capital paid in coin.....	\$100,000 00
Loans on personal security (including overdrafts).....	136,284 98	Reserve fund and profit and loss.....	98,428 99
Money on hand.....	7,095 89	Due depositors.....	218,286 64
Due from banks and bankers.....	670 24	Due banks and bankers.....	9,398 30
Furniture and fixtures.....	2,500 00	Other liabilities.....	6,102 00
Total resources.....	\$432,215 93	Total liabilities.....	\$432,215 93

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000; the total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

R. D. Robbins.....	490 shares.	W. H. Turner.....	20 shares.
C. F. D. Hastings.....	180 shares.	M. Dinkelspiel.....	10 shares.
E. P. Hilborn.....	20 shares.		

Total number of shares held by the Directors is 720 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Solano.....	\$259,862 17	\$375,000 00
Napa.....	14,037 65	25,000 00
Contra Costa.....	11,765 00	20,000 00
Totals.....	\$285,664 82	\$420,000 00

BANK OF TEHAMA COUNTY—RED BLUFF.

[Incorporated September 5, 1874.]

CHAS. CADWALADER, President.

W. B. CAHOONE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
County warrants.....	\$312 60	Capital paid in coin.....	\$300,000 00
Loans on real estate.....	132,545 00	Reserve fund and profit and loss.....	86,228 54
Loans on other securities (grain, etc.).....	11,980 00	Due depositors.....	249,892 71
Loans on personal security (including overdrafts).....	515,498 30	Due banks and bankers.....	57,438 72
Money on hand.....	30,440 84	Other liabilities.....	91 54
Due from banks and bankers.....	472 77		
Furniture and fixtures.....	2,100 00		
Other assets.....	300 00		
Total resources.....	\$693,649 51	Total liabilities.....	\$693,649 51

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$300,000. The total number of shares of stock issued is 3,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. S. Cone.....	483 shares.	H. W. Brown.....	37 shares.
C. Cadwalader.....	121 shares.	Arthur Brown.....	52 shares.
H. Kraft.....	105 shares.		

Total number of shares held by the Directors is 798 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Tehama.....	\$126,845 00	\$187,654 00
Shasta.....	3,200 00	5,000 00
Lassen.....	2,500 00	3,500 00
Totals.....	\$132,545 00	\$196,154 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Tehama County warrants.....	\$312 60	\$312 60	\$312 60

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Grain in warehouse.....	\$11,980 00	\$14,400 00

BANK OF TOMALES.

[Incorporated June 25, 1875.]

WARREN DUTTON, President.

THOS. J. ABLES, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$3,000 00	Capital paid in coin	\$100,000 00
Real estate taken for debt	3,000 00	Reserve fund and profit and loss	40,942 63
Loans on real estate	96,766 80	Due depositors	48,506 77
Loans on stocks, bonds, and warrants	5,878 37	Due banks and bankers	6,966 92
Loans on personal security (including overdrafts)	77,852 90		
Money on hand	3,822 53		
Checks and other cash items	4,359 95		
Due from banks and bankers	472 04		
Furniture and fixtures	1,000 00		
Expenses and taxes	263 75		
Total resources	\$196,416 32	Total liabilities	\$196,416 32

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

Warren Dutton	200 shares.	John Griffin	50 shares.
H. Hitchcock	50 shares.	Geo. W. Burbank	50 shares.
H. E. Lawrence	60 shares.		

Total number of shares held by the Directors is 410 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Marin	\$3,000 00	\$5,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Marin	\$48,263 40	\$85,000 00
Sonoma	47,253 40	85,000 00
Mendocino	1,250 00	2,500 00
Totals	\$96,766 80	\$172,500 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Bank of Tomales stock	\$7,300 00	\$5,878 37	\$10,950 00

BANK OF UKIAH.

[Incorporated January 10, 1874.]

R. MCGARVEY, President.

SAMUEL WHEELER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$15,538 10	Capital paid in coin	\$250,000 00
Miscellaneous bonds and stocks	761 89	Reserve fund and profit and loss	47,836 09
Loans on real estate	263,992 49	Due depositors	51,634 53
Loans on personal security (including overdrafts)	67,933 45	Due banks and bankers	3,313 48
Money on hand	4,558 17		
Total resources	\$352,784 10	Total liabilities	\$352,784 10

DETAILS.

The amount of capital stock is \$250,000; the amount subscribed is \$250,000; the total amount actually paid in coin by stockholders for capital stock is \$250,000. The total number of shares of stock issued is 2,500; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

R. McGarvey	100 shares.	John S. Reed	150 shares.
J. P. Hoffman	66 shares.	G. Hagenmeyer	367 shares.
J. H. Seawell	20 shares.		

Total number of shares held by the Directors is 703 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Mendocino	\$239,967 21	\$500,000 00
Humboldt	18,547 10	50,000 00
Trinity	5,478 18	10,000 00
Totals	\$263,992 49	\$560,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Russian River Road Company	\$2,500 00	\$761 89	\$2,000 00

BANK OF VACAVILLE.

[Incorporated April 23, 1883.]

R. D. ROBBINS, President.

EDWARD FISHER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate	\$32,911 66	Capital paid in coin	\$30,000 00
Loans on personal security (including overdrafts)	52,700 99	Reserve fund and profit and loss	3,426 33
Money on hand	4,752 29	Due depositors	29,410 69
Furniture and fixtures	1,000 00	Due banks and bankers	27,639 09
Expenses and taxes	1,213 35	Other liabilities	2,102 18
Total resources	\$92,578 29	Total liabilities	\$92,578 29

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$30,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows:

R. D. Robbins	525 shares.	E. R. Thurber	15 shares.
W. B. Parker	279 shares.	D. Dutton	30 shares.
W. B. Davis	10 shares.		

Total number of shares held by the Directors is 859 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Solano	\$32,911 66	\$50,000 00

BANK OF VENTURA—SAN BUENAVENTURA.

[Incorporated September 19, 1874.]

T. R. BARD, President.

HENRY CLAY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$3,000 00	Capital paid in coin	\$90,000 00
Real estate taken for debt	1,229 97	Reserve fund and profit and loss	12,857 42
County warrants	32 00	Due depositors	116,406 02
Loans on real estate	40,934 09	Due banks and bankers	83 83
Loans on personal security (including overdrafts)	94,740 08		
Money on hand	27,306 94		
Due from banks and bankers	50,604 19		
Furniture and fixtures	1,500 00		
Total resources	\$219,347 27	Total liabilities	\$219,347 27

DETAILS.

The amount of capital stock is \$250,000; the amount subscribed is \$90,000; the total amount actually paid in coin by stockholders for capital stock is \$90,000. The total number of shares of stock issued is 2,500; the amount paid up on each share of stock is \$36.

The names of the Directors, and number of shares of stock held by each, are as follows:

T. R. Bard	315 shares.	H. Clay	60 shares.
D. S. Blackburn	200 shares.	L. Snodgrass	770 shares.
L. C. McKeeby	100 shares.	E. P. Foster	400 shares.
G. W. Chrisman	35 shares.		

Total number of shares held by the Directors is 1,880 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Ventura	\$1,229 97	\$1,229 97

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Ventura	\$40,934 09	\$40,934 09

BANK OF VISALIA.

[Incorporated August 31, 1874.]

R. E. HYDE, President.

C. J. GIDDINGS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$13,794 86	Capital paid in coin	\$200,000 00
Real estate taken for debt	11,365 57	Reserve fund and profit and loss	30,371 25
United States bonds	5,465 62	Due depositors	169,794 79
Loans on real estate	200,763 00	Due banks and bankers	19,297 63
Loans on stocks, bonds, and warrants	2,000 00		
Loans on personal security (including overdrafts)	\$156,723 49		
Money on hand	27,212 57		
Furniture and fixtures	1,400 00		
Other assets	738 56		
Total resources	\$419,463 67	Total liabilities	\$419,463 67

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$200,000. The total number of shares of stock issued is 2,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

R. E. Hyde	838 shares.	T. Lindsey	23 shares.
C. Burrel	588 shares.	J. D. Hyde	22 shares.
C. J. Giddings	40 shares.		

Total number of shares held by the Directors is1,511 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Tulare	\$11,365 57	\$15,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Tulare	\$199,763 00	\$300,000 00
Fresno	1,000 00	2,500 00
Totals	\$200,763 00	\$302,500 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States 4 per cent bonds	\$5,000 00	\$5,465 62	\$6,000 00

BANK OF VISALIA—Continued.

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Wutchumna water ditch stock	\$1,000 00	\$2,000 00	\$5,000 00

BANK OF WATSONVILLE.

[Incorporated May 11, 1874.]

G. M. BOCKIUS, President.

H. S. FLETCHER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$12,954 05	Capital paid in coin	\$186,750 00
Real estate taken for debt	22,485 74	Reserve fund and profit and loss	11,061 55
Loans on real estate	225,550 79	Due depositors	125,713 67
Loans on stocks, bonds, and warrants	5,265 00	Due banks and bankers	171 61
Loans on other securities (grain, etc.)	3,420 00		
Loans on personal security (including overdrafts)	25,112 05		
Money on hand	14,894 01		
Due from banks and bankers	11,885 29		
Furniture and fixtures	2,129 90		
Total resources	\$323,696 83	Total liabilities	\$323,696 83

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$186,750. The total number of shares of stock issued is 400; the amount paid up on each share of stock is \$466 87½ average.

The names of the Directors, and number of shares of stock held by each, are as follows:

Chas. Ford	53 shares.	P. McAllister	6 shares.
G. M. Bockius	42 shares.	W. G. Hudson	5 shares.
T. Snodgrass	32 shares.	Owen Tuttle	4 shares.
John T. Porter	20 shares.		

Total number of shares held by the Directors is 162 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Santa Cruz	\$22,485 74	\$22,485 74

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Cruz	\$116,119 65	\$200,000 00
Monterey	86,931 14	125,000 00
San Benito	4,500 00	7,000 00
Ventura	18,000 00	25,000 00
Totals	\$225,550 79	\$357,000 00

BANK OF WATSONVILLE—Continued.

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Bank of Watsonville stock	\$23,500 00	\$4,315 00	\$23,500 00
Bank of Santa Cruz County stock	1,240 00	1,000 00	1,240 00
Totals	\$24,740 00	\$5,315 00	\$24,740 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts for grain	\$3,420 00	\$6,300 00

WELLS, FARGO & CO.'S BANK—SAN FRANCISCO.

[Incorporated February 5, 1866.]

LLOYD TEVIS, President.

H. WADSWORTH, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt.....	\$127,210 31	Capital paid in coin.....	\$500,000 00
United States bonds.....	42,566 68	Reserve fund and profit and loss.....	2,924,748 50
Miscellaneous bonds and stocks.....	2,000 00	Due depositors.....	1,878,196 47
Loans on real estate.....	238,948 70	Due banks and bankers.....	62,621 31
Loans on stocks, bonds, and warrants.....	148,972 05		
Loans on other securities (grain, etc.).....	294,475 57		
Loans on personal security (including overdrafts).....	1,943,077 88		
Money on hand.....	819,093 57		
Due from banks and bankers.....	71,897 97		
Furniture and fixtures.....	4,000 00		
Other assets.....	1,673,323 55		
Total resources.....	\$5,365,566 28	Total liabilities.....	\$5,365,566 28

DETAILS.

The amount of capital stock is \$6,250,000; the total amount actually paid in coin by stockholders for capital stock is \$500,000. The total number of shares of stock issued is 62,500.

The names of the Directors, and number of shares of stock held by each, are as follows:

Lloyd Tevis.....	200 shares.	Charles Fargo.....	5 shares.
J. J. Valentine.....	1 share.	J. C. Fargo.....	205 shares.
O. Eldridge.....	10 shares.	Leland Stanford.....	86½ shares.
Geo. E. Gray.....	20 shares.	Charles Crocker.....	2,421 shares.
C. F. Crocker.....	100 shares.		
Total number of shares held by the Directors is.....		3,048½ shares.	

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco.....	\$41,480 37	\$45,000 00
Alameda.....	5,000 00	5,000 00
Sacramento.....	4,758 00	5,000 00
Salt Lake, Utah.....	30,000 00	40,000 00
Denver, Colorado.....	10,000 00	15,000 00
Las Vegas, New Mexico.....	10,000 00	10,000 00
Carson, Nevada.....	4,000 00	5,000 00
Chicago, Ill.....	2,615 00	2,500 00
Lincoln, Neb.....	3,350 00	3,500 00
Omaha, Neb.....	12,006 94	15,000 00
El Paso, Texas.....	4,000 00	4,000 00
Totals.....	\$127,210 31	\$150,000 00

WELLS, FARGO & CO.'S BANK—Continued.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sacramento.....	\$100,000 00	\$150,000 00
San Francisco.....	15,061 92	20,000 00
Santa Clara.....	52,053 70	100,000 00
Siskiyou.....	2,767 04	6,000 00
Alameda.....	4,000 00	6,000 00
Fresno.....	1,250 00	1,250 00
Chicago, Ill.....	48,533 74	75,000 00
Maine.....	15,282 30	15,000 00
Totals.....	\$238,948 70	\$373,250 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States 4 per cent bonds.....	\$50,000 00	\$42,566 68	\$61,500 00
Utah Central Railroad bonds.....	2,000 00	2,000 00	2,000 00
Totals.....	\$52,000 00	\$44,566 68	\$63,500 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Northern Pacific Railroad bonds; insurance, bank, coal, gas, and telephone stocks; Amador Branch Railroad, Pacific Rolling Mills, Chicago City bonds, etc.....	\$244,875 00	\$148,972 05	\$234,675 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Gold bars, grain, and merchandise.....	\$204,207 58	\$211,576 31

BANK OF WILLOWS.

[Incorporated September 2, 1880.]

N. D. RIDEOUT, President.

WM. C. MURDOCH, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$6,650 00	Capital paid in coin	\$150,000 00
Real estate taken for debt	10,624 99	Reserve fund and profit and loss	20,749 50
Miscellaneous bonds and stocks	26,000 00	Due depositors	110,822 89
Loans on real estate	34,020 00	Due banks and bankers	178,297 15
Loans on stocks, bonds, and warrants	13,760 00		
Loans on other securities (grain, etc.)	199,818 82		
Loans on personal security (including overdrafts)	135,581 91		
Money on hand	31,413 82		
Furniture and fixtures	2,000 00		
Total resources	\$459,869 54	Total liabilities	\$459,869 54

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$150,000. The total number of shares of stock issued is 2,000; the amount paid up on each share of stock is \$75. The names of the Directors, and number of shares of stock held by each, are as follows:

N. D. Rideout	1,020 shares.	W. C. Murdoch	300 shares.
N. A. Rideout	80 shares.	P. H. Green	40 shares.
W. C. Belcher	200 shares.		
Total number of shares held by the Directors is			1,640 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Colusa	\$10,624 99	\$11,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Colusa	\$34,020 00	\$50,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Willows Warehouse Association	\$26,000 00	\$26,000 00	\$26,000 00

BANK OF WILLOWS—Continued.

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Willows Warehouse Association	\$24,000 00	\$13,760 00	\$24,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Wheat in warehouse	\$199,818 82	\$300,000 00

BANK OF WOODLAND.

[Incorporated November 16, 1868.]

J. D. STEPHENS, President.

C. F. THOMAS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$15,000 00	Capital paid in coin	\$700,000 00
Real estate purchased	5,000 00	Reserve fund and profit and loss	121,724 91
United States bonds	120,000 00	Due depositors	206,362 03
Loans on real estate	514,558 27	Due banks and bankers	42,907 20
Loans on stocks, bonds, and warrants	300 00	Other liabilities	100,000 00
Loans on other securities (grain, etc.)	30,801 28		
Loans on personal security (including overdrafts)	388,598 42		
Money on hand	48,489 00		
Checks and other cash items	511 17		
Due from banks and bankers	3,949 77		
Interest accrued	42,963 41		
Expenses and taxes	822 82		
Total resources	\$1,170,994 14	Total liabilities	\$1,170,994 14

DETAILS.

The amount of capital stock is \$1,000,000; the amount subscribed is \$700,000; the total amount actually paid in coin by stockholders for capital stock is \$700,000. The total number of shares of stock issued is 7,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. D. Stephens	2,964 shares.	F. S. Freeman	10 shares.
L. D. Stephens	285 shares.	J. H. Harlan	93 shares.
H. Fredericks	171 shares.	J. Hollingsworth	308 shares.
C. Nelson	158 shares.		
Total number of shares held by the Directors is		3,989 shares.	

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Yolo	\$505,758 27	\$900,000 00
Colusa	8,800 00	15,000 00
Totals	\$514,558 27	\$915,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States 4 per cent bonds	\$100,000 00	\$120,000 00	\$122,250 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Bank of Yolo stock	\$300 00	\$300 00	\$300 00

BANK OF WOODLAND—Continued.

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts for grain, sugar, etc.	\$30,801 28	\$36,800 00

BANK OF YOLO—WOODLAND.

[Incorporated January 27, 1883.]

H. P. MERRITT, President.

C. W. BUSH, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$6,665 60	Capital paid in coin.....	\$300,000 00
Loans on real estate.....	279,844 17	Reserve fund and profit and loss.....	10,351 95
Loans on stocks, bonds, and warrants.....	60 00	Due depositors.....	197,328 16
Loans on other securities (grain, etc.).....	1,000 00	Due banks and bankers.....	60,241 24
Loans on personal security (including overdrafts).....	277,991 71	Other liabilities.....	30,060 00
Money on hand.....	23,074 55		
Checks and other cash items.....	292 68		
Due from banks and bankers.....	3,522 56		
Furniture and fixtures.....	2,997 14		
Expenses and taxes.....	2,444 49		
Other assets.....	88 45		
Total resources.....	\$597,981 35	Total liabilities.....	\$597,981 35

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$300,000. The total number of shares of stock issued is 3,000; the amount paid up on each share of stock is \$100. The names of the Directors, and number of shares of stock held by each, are as follows:

H. P. Merritt.....	100 shares.	W. W. Brownell.....	100 shares.
E. R. Lowe.....	100 shares.	B. Peart.....	50 shares.
A. D. Porter.....	100 shares.	Charles F. Reed.....	35 shares.
D. N. Hershey.....	100 shares.	J. W. Freeman.....	1 share.
S. N. Mering.....	100 shares.		
Total number of shares held by the Directors is.....			686 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Solano.....	\$11,292 49	\$15,000 00
Colusa.....	10,000 00	20,000 00
Yolo.....	258,551 68	320,000 00
Totals.....	\$279,844 17	\$355,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Woodland Opera House.....	\$100 00	\$60 00	\$60 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Wheat in warehouse.....	\$1,000 00	\$1,600 00

SEMI-ANNUAL REPORTS

OF

SAN FRANCISCO BRANCHES OF FOREIGN BANKS,

FILED JULY 1, 1885.

REPORTS OF BRANCHES OF FOREIGN BANKS.

SAN FRANCISCO BRANCH OF THE ANGLO-CALIFORNIAN BANK (LIMITED).

[Incorporated April 5, 1873.]

IGNATZ STEINHART, Manager.

P. N. LILIENTHAL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$94,810 49	Due head office	\$2,952,284 17
Real estate taken for debt	10,900 00	Reserve fund and profit and loss	98,618 92
Loans on real estate	301,864 88	Due depositors	2,922,464 18
Loans on stocks, bonds, and warrants	555,452 69	Due banks and bankers	548,681 05
Loans on other securities (grain, etc.)	134,928 05	Other liabilities	44,414 25
Loans on personal security (including overdrafts)	2,242,163 91		
Money on hand	1,476,195 63		
Due from banks and bankers	938,590 83		
Furniture and fixtures	10,573 16		
Other assets	800,982 93		
Total resources	\$6,566,462 57	Total liabilities	\$6,566,462 57

DETAILS.

The amount of capital stock is \$3,000,000; the amount subscribed is \$3,000,000; the total amount actually paid in coin by stockholders for capital stock is \$1,501,500. The total number of shares of stock issued is 600 deferred and 29,970 common; the amount paid up on each share of stock is £1 for deferred and £10 for common.

The names of the Directors are as follows: W. G. Scholfield, E. H. Lushington, J. Sebag, J. Simon, I. Seligman.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco	\$10,900 00	\$10,900 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
San Francisco	\$72,625 00
Contra Costa	4,000 00
San Bernardino	40,442 88
San Mateo	7,000 00
Marin	50,000 00
San Luis Obispo	24,000 00
Washington Territory	100,000 00
Arizona	3,797 00
Total	\$301,864 88

SAN FRANCISCO BRANCH OF THE ANGLO-CALIFORNIAN BANK (LIMITED)
Continued.

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
The bank held on July 1, 1885, sundry stocks, bonds, notes, etc., as collateral for loans, amounting to -----	\$555,452 69	\$1,110,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
The bank held bills of lading and warehouse receipts for loans, amounting to -----	\$134,928 05	\$200,000 00

SAN FRANCISCO BRANCH OF THE BANK OF BRITISH COLUMBIA.

[Incorporated by Royal Charter, 1862.]

W. POWELL, Manager.

S. CAMERON ALEXANDER, Accountant.

Resources.	Amount.	Liabilities.	Amount.
Loans on stocks, bonds, and warrants -----	\$429,302 07	Due head office -----	\$1,151,041 23
Loans on other securities (grain, etc.) -----	233,146 58	Due depositors -----	546,559 84
Loans on personal security (including overdrafts) -----	550,489 62	Due banks and bankers -----	494 70
Money on hand -----	452,542 06		
Due from banks and bankers -----	32,615 44		
Total resources -----	\$1,698,095 77	Total liabilities -----	\$1,698,095 77

The amount of capital stock is £500,000; the amount subscribed is £500,000; the total amount actually paid in coin by stockholders for capital stock is £346,000.

The names of the Directors are as follows: Robert Gillespie, E. Colville, James Anderson, H. E. Ransom, Sir John Rose, G.C.M.G.

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Oregon City warrants -----	\$4,810 63	\$1,789 55	\$495,000 00
Miscellaneous stocks and bonds -----		427,512 52	
Totals -----	\$4,810 63	\$429,302 07	\$495,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Bills of lading, and warehouse receipts for wheat, barley, coffee, grain bags, etc. -----	\$233,146 58	\$325,000 00

AGENCY OF THE BANK OF BRITISH NORTH AMERICA— SAN FRANCISCO.

[Incorporated by Royal Charter, 1840.]

WM. LAWSON, Agent.

C. TAYLOR, Agent.

Resources.	Amount.	Liabilities.	Amount.
Loans on stocks, bonds, and warrants	\$851,212 50	Due head office	\$960,240 83
Loans on other securities (grain, etc.)		Due depositors	401,950 52
Loans on personal security (including overdrafts)	52,588 98	Due banks and bankers	1,063 53
Money on hand	170,855 49		
Checks and other cash items	273,581 00		
Due from banks and bankers	15,017 51		
	39 40		
Total resources	\$1,363,294 88	Total liabilities	\$1,363,294 88

DETAILS.

The amount of capital stock is \$4,866,666 66; the amount subscribed is \$4,866,666 66; the total amount actually paid in coin by stockholders for capital stock is \$4,866,666 66. The total number of shares of stock issued is 20,000; the amount paid up on each share of stock is \$243 33 1/3.

The names of the Directors are as follows: J. H. Brodie, J. J. Cater, H. R. Farrer, R. H. Glyn, E. A. Hoare, H. J. B. Kendall, J. J. Kingsford, F. Lubbock, A. H. Phillpotts, J. M. Robertson.

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Railroad, county, water, and gas, etc.	\$1,064,710 00	\$851,212 50	\$1,051,450 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts and bills of lading for merchandise	\$52,588 98	\$52,588 98

SAN FRANCISCO BRANCH OF THE LONDON AND SAN FRANCISCO BANK (LIMITED).

[Incorporated September 13, 1880.]

ARTHUR SCRIVENER, Manager.

WM. STEEL, Assistant Manager.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$30,539 59	Due head office	\$2,382,993 71
Miscellaneous bonds and stocks	44,275 00	Reserve fund and profit and loss	55,000 00
Loans on real estate	82,041 51	Due depositors	1,335,769 00
Loans on stocks, bonds, and warrants	409,184 25	Due banks and bankers	92,408 76
Loans on other securities (grain, etc.)	391,000 80	Other liabilities	38,460 92
Loans on personal security (including overdrafts)	1,010,690 36		
Money on hand	853,065 74		
Checks and other cash items	129,543 64		
Due from banks and bankers	637,836 82		
Expenses and taxes	21,271 44		
Other assets	295,183 24		
Total resources	\$3,904,632 39	Total liabilities	\$3,904,632 39

DETAILS.

The amount of capital stock of the bank of which this is a branch is £420,000; the amount subscribed is £420,000; the total amount actually paid in coin by stockholders for capital stock is £420,000. The total number of shares of stock issued is 60,000; the amount paid up on each share of stock is £7.

The names of the Directors, and number of shares of stock held by each, are as follows:

W. F. Babcock	150 shares.	R. D. Peebles	500 shares.
G. W. Campbell	150 shares.	F. Rodewald	3,000 shares.
H. Gochen	250 shares.	R. Ryrie	450 shares.
C. Hemery	1,000 shares.	Baron Herman de Stern	502 shares.
Wm. Newbold	150 shares.		

Total number of shares held by the Directors is

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Los Angeles	\$7,684 88	\$7,684 88
Santa Barbara	7,469 72	7,469 72
Sonoma	7,388 33	7,388 33
San Francisco	7,996 66	7,996 66
Totals	\$30,539 59	\$30,539 59

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
Alameda	\$28,218 54
San Diego	2,000 00
Inyo	20,000 00
Santa Cruz	23,433 00
San Francisco	1,500 00
Kitsap (W. T.)	6,889 97
Total	\$82,041 51

SAN FRANCISCO BRANCH OF THE LONDON AND SAN FRANCISCO BANK
(LIMITED)—Continued.

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
North Pacific Coast Railroad bonds	\$55,000 00	\$44,275 00	\$44,275 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Bonds, Controller's warrants, and miscellaneous stocks	\$409,184 25	\$574,121 50

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Bills of lading, warehouse receipts, life policy, and collateral notes	\$391,000 80	\$436,847 68

LONDON, PARIS, AND AMERICAN BANK (LIMITED)—SAN FRANCISCO.

[Incorporated in London, January 9, 1884.]

DAVID CAHN, Manager.

EUGENE MEYER, Sub Manager.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate	\$288,865 26	Due head office	\$2,903,545 31
Loans on stocks, bonds, and warrants	303,675 32	Due depositors	1,637,318 18
Loans on other securities (grain, etc.)	496,201 56	Due banks and bankers	33,757 05
Loans on personal security (including overdrafts)	2,128,332 40	Other liabilities	4,255 45
Money on hand	811,050 83		
Silver bullion	93,326 82		
Due from banks and bankers	434,683 49		
Furniture and fixtures	3,500 00		
Other assets	19,240 31		
Total resources	\$4,578,875 99	Total liabilities	\$4,578,875 99

DETAILS.

The amount of capital stock is \$2,500,000; the amount subscribed is \$2,500,000; the total amount actually paid in coin by stockholders for capital stock is \$2,000,000. The total number of shares of stock issued is 25,000; the amount paid up on each share of stock is \$80.

The names of the Directors are as follows: William Paterson, J. Whittall, James Lafontaine, S. L. Simon, Simon Lazard, Elie Lazard.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco	\$39,562 01	\$490,000 00
Lassen	4,000 00	
Alameda	11,300 00	
Los Angeles	61,000 00	
Solano	5,000 00	
Sonoma	69,674 84	
Colusa	60,000 00	
Stanislaus	4,781 38	
Tulare	10,000 00	
Fresno	3,547 03	\$490,000 00
Yolo	20,000 00	
Totals	\$288,865 26	\$490,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Sundry stocks, bonds, etc., as collaterals for loans, amounting to	\$303,675 32	\$512,000 00

LONDON, PARIS, AND AMERICAN BANK (LIMITED)—Continued.

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts, bills of lading, etc., for loans amounting to.....	\$496,201 56	\$590,900 00

SEMI-ANNUAL REPORTS

OF

BANKS IN LIQUIDATION,

FILED JULY 1, 1885.

REPORTS OF BANKS IN LIQUIDATION.

CAPITAL SAVINGS BANK—SACRAMENTO.

[Incorporated February 8, 1869.]

R. S. CAREY, President.

JAS. N. PORTER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$238,766 02	Capital paid in coin	\$300,000 00
Miscellaneous bonds and stocks	11,950 00	Reserve fund and profit and loss	1,578 97
County warrants	173 25	Due depositors (dividends uncalled for)	17,283 33
Loans on real estate	57,252 82	Due banks and bankers	41,595 24
Loans on stocks, bonds, and warrants	43,126 48		
Loans on other securities (grain, etc.)	2,062 50		
Loans on personal security (including overdrafts)	2,804 96		
Checks and other cash items	533 33		
Suspense account	3,788 18		
Total resources	\$360,457 54	Total liabilities	\$360,457 54

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$300,000. The total number of shares of stock issued is 3,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

R. S. Carey	92 $\frac{1}{2}$ shares.	A. Gallatin	90 shares.
L. Williams	152 $\frac{1}{2}$ shares.	D. W. Earl	182 $\frac{1}{2}$ shares.
C. W. Clarke	90 shares.	C. T. Wheeler	182 $\frac{1}{2}$ shares.
Fred'k Cox	120 shares.		

Total number of shares held by the Directors is..... 909 $\frac{1}{2}$ shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.
Sacramento	} \$272,616 02
Butte	
Colusa	
Yolo	

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
Sacramento	\$44,252 82
Butte	13,000 00
Total	\$57,252 82

CAPITAL SAVINGS BANK—Continued.

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.
Capital Savings Bank stock	\$12,000 00	\$11,950 00
Amador County warrants		173 25
Totals	\$12,000 00	\$12,123 25

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.
Bank stock	\$40,826 48
Alpine County warrants	2,300 00
Total	\$43,126 48

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.
Cross mortgage (on land rented)	\$2,062 50

FARMERS' AND MECHANICS' BANK OF SAVINGS—SAN FRANCISCO.

[Incorporated June 1, 1867.]

ABNER DOBLE, President.

L. G. HARVEY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$73,510 28	Capital paid in coin	\$60,000 00
Miscellaneous bonds and stocks	6,495 53	Due depositors	150,469 78
Loans on stocks, bonds, and warrants	14,441 97	Dividends unpaid	1,848 77
Loans on other securities (grain, etc.)	5,004 58	Other liabilities	300 50
Loans on personal security (including overdrafts)	17,938 06		
Money on hand	2,159 26		
Furniture and fixtures	500 00		
Expenses and taxes	159 43		
Other assets	8,883 99		
Depreciation	83,525 95		
Total resources	\$212,619 05	Total liabilities	\$212,619 05

DETAILS.

The amount of capital stock is \$150,000; the amount subscribed is \$150,000; the total amount actually paid in coin by stockholders for capital stock is \$60,000. The total number of shares of stock issued is 1,500; the amount paid up on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows:

I. E. Davis	150 shares.	John Blair	150 shares.
Abner Doble	50 shares.	Chas. Clayton	1 share.
S. E. Dutton	5 shares.	Geo. W. Swan	150 shares.
Wm. Ede	150 shares.	N. W. Spaulding	50 shares.
L. G. Harvey	145 shares.		

Total number of shares held by the Directors is 851 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.
San Francisco	\$41,877 47
San Mateo	3,160 07
Santa Clara	16,000 00
Alameda	1,034 50
Contra Costa	6,432 24
San Joaquin	5,006 00
Total	\$73,510 28

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.
Amador Canal stock	\$50,000 00	\$6,470 28
Swamp land warrants	1,868 50	25 25
Totals	\$51,868 50	\$6,495 53

FARMERS' AND MECHANICS' BANK OF SAVINGS—Continued.

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.
California Fruit Growing Association.....	\$40,000 00	\$7,970 00
Swamp land warrants.....	6,870 00	6,471 97
Totals.....	\$46,870 00	\$14,441 97

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.
Deed to 160 acres of land.....	\$5,004 58

THE FRENCH SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

[Incorporated January 31, 1860.]

LANDRY C. BABIN, President.

A. BRAND, Secretary.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt.....	\$23,000 00	Due depositors.....	\$1,760,973 00
United States bonds.....	15,410 40		
Miscellaneous bonds and stocks.....	93,000 00		
Loans on real estate.....	15,922 00		
Money on hand.....	61 77		
Due from banks and bankers.....	61,000 00		
Furniture and fixtures.....	200 00		
Deficit.....	\$1,552,378 83		
Total resources.....	\$1,760,973 00	Total liabilities.....	\$1,760,973 00

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Estimated Value.
Alameda.....	\$18,500 00
San Francisco.....	4,500 00
Total.....	\$23,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco.....	\$14,772 00	\$20,000 00
San Mateo.....	1,150 00	2,000 00
Totals.....	\$15,922 00	\$22,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Estimated Value.
Amador Canal and Mining Company's bonds.....	\$150,000 00	\$135,500 00	\$93,000 00
United States 3 per cent bonds.....	15,000 00	15,410 40	15,600 00
Totals.....	\$165,000 00	\$150,910 40	\$108,600 00

MARYSVILLE SAVINGS BANK (MUTUAL).

[Incorporated April 8, 1869.]

MARCUS MARCUSE, President.

FRANK W. H. AARON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$2,500 00	Reserve fund	\$47,409 31
Real estate taken for debt	25,392 50	Due depositors	73,517 60
Loans on real estate	84,642 36		
Money on hand	775 72		
Checks and other cash items	1,500 00		
Due from banks and bankers	5,245 12		
Other assets	871 21		
Total resources	\$120,926 91	Total liabilities	\$120,926 91

DETAILS.

The names of the Directors are as follows: Marcus Marcuse, R. G. Stanwood, I. S. Belcher, D. E. Knight, and L. T. Crane.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Yuba	\$5,000 00	\$5,000 00
Sutter	20,392 50	20,392 50
Totals	\$25,392 50	\$25,392 50

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Yuba	\$10,447 67	\$15,000 00
Sutter	74,194 69	98,100 00
Totals	\$84,642 36	\$113,100 00

MASONIC SAVINGS AND LOAN BANK—SAN FRANCISCO.

[Incorporated November 4, 1869.]

PETER DEAN, President.

H. T. GRAVES, Secretary.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt (appraised value)	\$83,310 35	Due depositors	\$177,667 29
Loans on real estate	22,700 90		
Money on hand	2,665 20		
Checks and other cash items	148 10		
Due from banks and bankers	14,756 17		
Furniture and fixtures	1,738 00		
Interest accrued	1,685 28		
Apparent deficit, being estimated depreciation in real estate	50,663 29		
Total resources	\$177,667 29	Total liabilities	\$177,667 29

DETAILS.

The amount of capital stock is \$150,000; the amount subscribed is \$150,000; the total amount actually paid in coin by stockholders for capital stock is \$150,000. The total number of shares of stock issued is 300; the amount paid up on each share of stock is \$500.

The names of the Directors, and number of shares of stock held by each, are as follows:

L. E. Pratt	23 $\frac{1}{3}$ shares.	Wm. T. Garratt	23 $\frac{1}{3}$ shares.
Wm. H. Culver	23 $\frac{1}{3}$ shares.	Peter Dean	3 $\frac{1}{3}$ shares.
Geo. Robins	1 $\frac{1}{3}$ shares.	James Simpson	1 $\frac{1}{3}$ shares.
F. Smith	23 $\frac{1}{3}$ shares.	J. K. C. Hobbs	23 $\frac{1}{3}$ shares.
J. F. Snow	23 $\frac{1}{3}$ shares.	T. V. O'Brien	3 $\frac{1}{3}$ shares.
H. T. Graves	20 shares.		

Total number of shares held by the Directors is 166 $\frac{1}{3}$ shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.
San Francisco	\$64,860 35
Alameda	18,450 00
Total	\$83,310 35

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco	\$22,700 90	\$22,700 90

ODD FELLOWS' SAVINGS BANK—SAN FRANCISCO.

[Incorporated October 13, 1866.]

DAVID HUNTER, President.

JAMES BENSON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$335,342 08	Capital paid in coin	\$128,975 00
Loans on real estate	39,266 31	Due depositors	635,136 23
Money on hand	2,401 14	Other liabilities	49,745 79
Due from banks and bankers	102,000 00		
Interest accrued	1,417 86		
Other assets	3,548 31		
Balance, depreciation	329,881 32		
Total resources	\$813,857 02	Total liabilities	\$813,857 02

DETAILS.

The amount of capital stock is \$250,000; the amount subscribed is \$133,500; the total amount actually paid in coin by stockholders for capital stock is \$128,975. The total number of shares of stock issued is 1,249; the amount paid up on each share of stock is \$103 26, average.

The names of the Directors, and number of shares of stock held by each, are as follows:

David Hunter	50 shares.	Charles Montgomery	10 shares.
H. J. Tilden	10 shares.	L. B. Sonnenberg	50 shares.
Daniel Hicks	10 shares.	Louis Zeh	35 shares.

Total number of shares held by the Directors is 165 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.
Alameda	\$4,452 46
Napa	3,011 50
San Francisco	141,803 51
San Mateo	2,500 00
Santa Clara	99,774 61
Sonoma	10,000 00
Sutter	73,800 00
Total	\$335,342 08

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
San Francisco	\$16,723 00
Santa Clara	10,842 50
Sonoma	11,700 81
Total	\$39,266 31

PACIFIC TRUST COMPANY—STOCKTON.

[Incorporated August 20, 1883.]

P. S. WILKES, President.

GEORGE TILGHMAN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises, lease of	\$2,500 00	Capital paid in coin	\$25,320 00
Loans on real estate	9,000 00	Other liabilities	7,199 23
Loans on stocks, bonds, and warrants	1,500 00		
Loans on personal security (including overdrafts)	478 44		
Money on hand	7,487 91		
Furniture and fixtures	3,540 82		
Expenses and taxes	6,587 06		
Other assets	1,425 00		
Total resources	\$32,519 23	Total liabilities	\$32,519 23

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$422,000; the total amount actually paid in coin by stockholders for capital stock is \$81,150. The total number of shares of stock issued is 4,220; the amount paid up on each share of stock is \$10, on 8,115 shares.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. M. Castle	20 shares.	J. D. McDougald	100 shares.
Frank Davis	100 shares.	D. M. Pool	50 shares.
J. F. Goslin	100 shares.	T. J. Pope	100 shares.
N. Harrison	50 shares.	E. E. Thrift	100 shares.
J. C. Hoisholt	100 shares.	P. S. Wilkes	700 shares.
B. F. Langford	100 shares.		

Total number of shares held by the Directors is 1,520 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Joaquin	\$9,000 00	\$18,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Pacific Trust Company	\$15,000 00	\$1,500 00	Nominal.

COMMISSIONERS' EXAMINATIONS
OF
SAVINGS BANKS

FOR THE
YEAR ENDING JUNE 30, 1885.

SHOWING DATE OF EXAMINATION. ALPHABETICALLY ARRANGED.

SAVINGS BANKS.

CALIFORNIA SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

[February 17, 1885.]

Resources.		Liabilities.	
Real estate	\$45,767 28	Capital paid in coin	\$72,900 00
Invested in bonds	9,800 00	Due depositors	406,058 22
Loans on real estate	372,527 20	Dividends unpaid	507 94
Money on hand	15,552 39	Interest collected	4,230 79
Due from banks and bankers	31,412 59	Rents and exchange	164 75
Furniture and fixtures	200 00		
Expenses and taxes	3,786 53		
Other assets	4,815 71		
Total resources	\$483,861 70	Total liabilities	\$483,861 70

Examined by Commissioners Farnum, Litchfield, and White.

FRENCH SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

[February 19, 1885.]

Resources.		Liabilities.	
United States bonds	\$642,085 55	Capital paid in coin	\$148,080 00
Loans on real estate	1,253,641 33	Reserve fund	19,797 98
Loans on bonds	29,000 00	Due depositors	1,844,135 77
Money on hand	11,675 55	Dividends unpaid	1,435 08
Due from banks and bankers	76,091 12	Interest collected	8,066 02
Expenses and taxes	9,021 30		
Total resources	\$2,021,514 85	Total liabilities	\$2,021,514 85

Examined by Commissioners Farnum, Litchfield, and White.

FRESNO LOAN AND SAVINGS BANK—FRESNO.

[December 5, 1884.]

Resources.		Liabilities.	
Bank premises	\$9,096 35	Capital paid in coin	\$11,200 00
Loans on real estate	8,310 00	Due depositors	8,157 99
Money on hand	1,269 43	Interest collected	152 91
Due from banks and bankers	167 25	Rents and exchange	32 16
Furniture and fixtures	400 00		
Expenses and taxes	300 03		
Total resources	\$19,543 06	Total liabilities	\$19,543 06

Examined by Commissioners Farnum and White.

GERMAN SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

[March 2, 1885.]

Resources.		Liabilities.	
Bank premises	\$65,000 00	Capital paid in coin	\$300,000 00
Other real estate	593,756 19	Reserve fund	140,000 00
Stocks and bonds	1,694,500 00	Due depositors	11,977,536 20
Loans on real estate	6,689,033 47	Dividends unpaid	100 00
Loans on stocks and bonds	3,171,800 00	Interest collected	114,936 81
Money on hand	294,164 85	Rents and exchange	2,039 93
Furniture and fixtures	610 40	Profit and loss and contin-	
Expenses and taxes	6,366 77	gent fund	47,086 99
Other assets	66,704 21	Other liabilities	235 96
Total resources	\$12,581,935 89	Total liabilities	\$12,581,935 89

Examined by Commissioners Farnum, Litchfield, and White.

HIBERNIA SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

[March 14, 1885.]

Resources.		Liabilities.	
Bank premises	\$200,000 00	Reserve fund	\$1,329,892 40
Other real estate	529,002 85	Due depositors	19,608,031 61
Invested in stocks, bonds, and warrants	10,237,868 29	Interest collected	149,693 03
Loans on real estate	9,759,080 75	Rents	1,686 28
Money on hand	272,677 99	Other liabilities	12,443 48
Expenses and taxes	67,730 51		
Other assets	35,386 41		
Total resources	\$21,101,746 80	Total liabilities	\$21,101,746 80

Examined by Commissioners Farnum, Litchfield, and White.

HUMBOLDT SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

[May 26, 1885.]

Resources.		Liabilities.	
Bank premises	\$73,105 89	Capital paid in coin	\$80,000 00
Other real estate	9,552 81	Reserve fund	54,593 04
Invested in stocks, bonds, and warrants	125,657 76	Due depositors	1,913,209 57
Loans on real estate	1,799,481 16	Interest collected	18,619 61
Loans on other securities	18,300 00	Rents and exchange	2,771 10
Money on hand	16,976 36	Other liabilities	8,621 09
Due from banks and bankers	29,058 98		
Expenses and taxes	5,684 45		
Total resources	\$2,077,817 41	Total liabilities	\$2,077,817 41

Examined by Commissioners Farnum and White.

LOS ANGELES SAVINGS BANK.

[November 22, 1884.]

Resources.		Liabilities.	
Invested in bonds	\$14,000 00	Capital paid in coin	\$25,000 00
Loans on real estate	46,300 00	Due depositors	63,655 48
Money on hand	5,034 93	Interest collected	247 09
Due from banks and bankers	16,709 53		
Furniture and fixtures	3,582 27		
Expenses and taxes	3,275 84		
Total resources	\$88,902 57	Total liabilities	\$88,902 57

Examined by Commissioners Litchfield and White.

BANK OF MENDOCINO (MUTUAL).

[July 21, 1884.]

Resources.		Liabilities.	
Real estate	\$8,933 98	Reserve fund	\$10,547 50
Loans on real estate	311,287 83	Due depositors	320,075 72
Money on hand	8,673 76	Due banks and bankers	5,828 02
Due from banks and bankers	10,650 57	Profit and loss	4,097 58
Furniture and fixtures	1,000 00		
Other assets	2 68		
Total resources	\$340,548 82	Total liabilities	\$340,548 82

Examined by Commissioners Litchfield and White.

MERCED SECURITY SAVINGS BANK.

[December 8, 1884.]

Resources.		Liabilities.	
Bank premises	\$10,000 00	Capital paid in coin	\$45,000 00
Other real estate	432 43	Reserve fund	20,477 21
Loans on real estate	303,126 43	Due depositors	325,358 52
Loans on other securities	33,963 87	Interest collected	4,998 71
Money on hand	9,890 44	Rents and exchange	638 64
Due from banks and bankers	32,832 48	Other liabilities	1,353 65
Furniture and fixtures	2,174 81		
Expenses and taxes	2,403 27		
Total resources	\$397,826 73	Total liabilities	\$397,826 73

Examined by Commissioners Farnum and White.

OAKLAND BANK OF SAVINGS.

[August 21, 1884.]

Resources.		Liabilities.	
Bank premises	\$105,000 00	Capital paid in coin	\$475,000 00
Other real estate	98,292 95	Reserve fund	25,000 00
Invested in stocks and bonds	763,300 00	Due depositors	1,962,700 76
Loans on real estate	877,834 13	Dividends unpaid	1,244 09
Loans on stocks and bonds	232,743 73	Interest collected	12,660 15
Loans on other securities	15,596 89	Rents and exchange	937 25
Loans on personal security	210,873 24	Other liabilities	8,896 95
Money on hand	33,103 89		
Due from banks and bankers	63,248 61		
Furniture and fixtures	1,500 00		
Expenses and taxes	2,672 99		
Other assets	32,272 77		
Total resources	\$2,486,439 20	Total liabilities	\$2,486,439 20

Examined by Commissioners Farnum, Litchfield, and White.

PEOPLE'S SAVINGS BANK—SACRAMENTO.

[April 28, 1885.]

Resources.		Liabilities.	
Real estate	\$4,552 65	Capital paid in coin	\$225,237 10
Invested in stocks and bonds	11,220 00	Reserve fund	12,915 01
Loans on real estate	418,916 71	Due depositors	208,455 61
Money on hand	16,568 09	Dividends unpaid	3,267 48
Due from banks and bankers	7,218 98	Interest collected	11,080 93
Furniture and fixtures	2,479 00	Rents and exchange	509 04
Expenses and taxes	2,315 18	Profit and loss	1,800 44
Total resources	\$463,265 61	Total liabilities	\$463,265 61

Examined by Commissioners Farnum and White.

SAN FRANCISCO SAVINGS UNION.

[April 4, 1885.]

Resources.		Liabilities.	
Bank premises	\$100,000 00	Capital paid in coin	\$400,000 00
Other real estate	920,616 96	Reserve fund	81,026 41
Invested in stocks, bonds, and warrants	1,260,712 17	Due depositors	11,993,031 38
Loans on real estate	8,882,560 51	Dividends unpaid	450 00
Loans on stocks and bonds	1,096,920 50	Interest collected	179,915 38
Loans on other securities	4,700 00	Rents and exchange	7,883 50
Loans on personal security	145,000 00	Profit and loss	20,302 25
Money on hand	108,886 45	Other liabilities	39,032 28
Due from banks and bankers	31,548 91		
Furniture and fixtures	1,000 00		
Expenses and taxes	10,395 59		
Other assets	159,300 11		
Total resources	\$12,721,641 20	Total liabilities	\$12,721,641 20

Examined by Commissioners Farnum, Litchfield, and White.

SANTA CRUZ BANK OF SAVINGS AND LOAN.

[August 6, 1884.]

Resources.		Liabilities.	
Bank premises	\$6,000 00	Capital paid in coin	\$20,000 00
Other real estate	24,000 00	Reserve fund	7,000 00
Invested in stocks, bonds, and warrants	10,960 00	Due depositors	162,703 20
Loans on real estate	137,620 00	Interest collected	849 75
Money on hand	10,448 70	Rents and exchange	198 00
Furniture and fixtures	1,000 00	Profit and loss	426 65
Expenses and taxes	248 90		
Other assets	900 00		
Total resources	\$191,177 60	Total liabilities	\$191,177 60

Examined by Commissioners Farnum and White.

SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

[February 24, 1885.]

Resources.		Liabilities.	
Bank premises	\$45,500 00	Capital paid in coin	\$500,000 00
Other real estate	1,303,982 59	Reserve fund	204,000 00
Invested in stocks and bonds	513,414 94	Due depositors	2,698,765 05
Loans on real estate	760,892 46	Dividends unpaid	2,194 41
Loans on stocks and bonds	597,350 00	Interest collected	14,140 44
Loans on personal security	175,000 00	Profit and loss	26,317 09
Money on hand	60,947 86	Other liabilities	36,110 93
Due from banks and bankers	22,357 78		
Expenses and taxes	2,082 29		
Total resources	\$3,481,527 92	Total liabilities	\$3,481,527 92

Examined by Commissioners Farnum, Litchfield, and White.

SECURITY SAVINGS BANK—SAN FRANCISCO.

[February 21, 1885.]

Resources.		Liabilities.	
Real estate	\$154,876 50	Capital paid in coin	\$150,000 00
Invested in stocks and bonds	76,779 17	Surplus stockholders dividend account	76,241 41
Loans on real estate	745,065 35	Due depositors	1,451,548 24
Loans on stocks, bonds, and warrants	627,950 00	Interest collected	3,881 97
Money on hand	20,592 16	Other liabilities	9,204 20
Due from banks and bankers	46,588 51		
Furniture and fixtures	150 00		
Expenses and taxes	1,150 29		
Other assets	17,723 84		
Total resources	\$1,690,875 82	Total liabilities	\$1,690,875 82

Examined by Commissioners Farnum and White.

STOCKTON SAVINGS AND LOAN SOCIETY.

[December 15, 1884.]

Resources.		Liabilities.	
Real estate	\$4,845 80	Capital paid in coin	\$500,000 00
Loans on real estate	1,223,700 29	Reserve fund	58,365 00
Loans on other securities	59,097 70	Due depositors	1,285,858 48
Loans on personal security	513,643 13	Interest collected	100,835 63
Money on hand	119,420 45	Rents and exchange	932 36
Due from banks and bankers	56,172 91	Contingent fund	41,909 49
Expenses and taxes	11,464 01	Other liabilities	443 33
Total resources	\$1,988,344 29	Total liabilities	\$1,988,344 29

Examined by Commissioners Farnum and Litchfield.

STOCKTON SAVINGS BANK.

[April 27, 1885.]

Resources.		Liabilities.	
Invested in stocks and bonds	\$3,258 70	Capital paid in coin	\$300,000 00
Loans on real estate	237,906 46	Due depositors	292,055 19
Loans on personal security	280,502 41	Dividends unpaid	432 00
Money on hand	81,689 43	Interest collected	12,706 97
Due from banks and bankers	25,485 48	Rents and exchange	318 25
Furniture and fixtures	3,545 58	Profit and loss	30,724 01
Expenses and taxes	3,848 36		
Total resources	\$636,236 42	Total liabilities	\$636,236 42

Examined by Commissioners Farnum and White.

UNION SAVINGS BANK—OAKLAND.

[November 8, 1884.]

Resources.		Liabilities.	
Bank premises	\$60,000 00	Capital paid in coin	\$200,000 00
Other real estate	51,871 09	Reserve fund	100,000 00
Invested in stocks and bonds	113,973 75	Due depositors	1,662,084 49
Loans on real estate	1,606,837 14	Dividends unpaid	2,401 10
Loans on other securities	47,062 67	Interest collected	25,230 84
Money on hand	10,979 00	Rents and exchange	1,303 76
Due from banks and bankers	106,003 10	Other liabilities	12,435 83
Expenses and taxes	4,653 40		
Other assets	2,075 87		
Total resources	\$2,003,456 02	Total liabilities	2,003,456 02

Examined by Commissioners Farnum, Litchfield, and White.

VALLEJO SAVINGS AND COMMERCIAL BANK.

[January 8, 1885.]

Resources.		Liabilities.	
Real estate	\$16,630 00	Capital paid in coin	\$67,238 63
Invested in stocks, bonds, and warrants	830 50	Due depositors	117,290 49
Loans on real estate	111,855 00	Interest collected	163 65
Loans on stocks, bonds, and warrants	4,500 00	Rents and exchange	9 63
Loans on other securities	8,643 90	Profit and loss	4,200 94
Money on hand	29,392 78	Other liabilities	299 52
Due from banks and bankers	14,235 68		
Furniture and fixtures	3,000 00		
Expenses and taxes	115 00		
Total resources	\$189,202 86	Total liabilities	\$189,202 86

Examined by Commissioner Farnum.

COMMISSIONERS' EXAMINATIONS

OF

COMMERCIAL BANKS,

FOR THE

YEAR ENDING JUNE 30, 1885.

SHOWING DATE OF EXAMINATION. ALPHABETICALLY ARRANGED.

COMMERCIAL BANKS.

BANK OF ANAHEIM.

[November 22, 1884.]

Resources.		Liabilities.	
Bank premises	\$3,500 00	Capital paid in coin	\$20,000 00
Other real estate	9,086 04	Reserve fund	4,727 80
Stocks, bonds, and warrants	1,000 00	Due depositors	58,173 69
Loans on real estate	10,846 50	Interest collected	1,544 13
Loans on stocks, bonds, and warrants	3,105 00	Rents, exchange, etc.	183 45
Loans on personal security	25,649 75		
Money on hand	4,826 80		
Due from banks and bankers	22,411 13		
Furniture and fixtures	2,069 03		
Expenses and taxes	1,370 50		
Other assets	764 32		
Total resources	\$84,629 07	Total liabilities	\$84,629 07

Examined by Commissioners Litchfield and White.

BANK OF BENICIA.

[March 11, 1885.]

Resources.		Liabilities.	
Bank premises	\$13,270 00	Capital paid in coin	\$46,000 00
Stocks, bonds, and warrants	2,843 77	Reserve fund	2,000 00
Loans on real estate	26,000 83	Due depositors	51,504 92
Loans on personal security	31,982 58	Interest collected	6,453 53
Money on hand	13,682 50	Profit and loss	1,720 86
Due from banks and bankers	14,533 53		
Furniture and fixtures	1,524 52		
Expenses and taxes	3,841 58		
Total resources	\$107,679 31	Total liabilities	\$107,679 31

Examined by Commissioners Farnum and White.

BANK OF BUTTE COUNTY—CHICO.

[October 10, 1884.]

Resources.		Liabilities.	
Bank premises	\$30,000 00	Capital paid in coin	\$250,000 00
Stocks, bonds, and warrants ..	51,830 00	Reserve fund	25,000 00
Loans on real estate	168,810 80	Due depositors	212,142 50
Loans on other securities	140,424 29	Due banks and bankers	326,225 67
Loans on personal security	403,275 62	Interest collected	7,652 82
Money on hand	30,423 17	Rents and exchange	537 29
Due from banks and bankers ..	598 29	Profit and loss	16,377 11
Furniture and fixtures	1,500 00		
Expenses and taxes	2,718 07		
Other assets	8,355 15		
Total resources	\$837,935 39	Total liabilities	\$837,935 39

Examined by Commissioners Litchfield and White.

CALIFORNIA SAFE DEPOSIT AND TRUST COMPANY—
SAN FRANCISCO.

[February 18, 1885.]

Resources.		Liabilities.	
Bank premises, including vaults, etc.	\$800,000 00	Capital paid in coin	\$899,805 50
Loans on stocks and bonds	196,069 95	Due depositors	243,688 27
Loans on other securities	38,563 33	Dividends unpaid	725 42
Loans on personal security	61,713 37	Interest collected	1,898 05
Money on hand	62,394 82	Rents and exchange	8,825 59
Due from banks and bankers ..	8,366 81	Profit and loss	12,974 20
Expenses, taxes, etc.	1,153 75	Other liabilities	345 00
Total resources	\$1,168,262 03	Total liabilities	\$1,168,262 03

Examined by Commissioners Farnum, Litchfield, and White.

BANK OF CALIFORNIA—SAN FRANCISCO.

[September 8, 1884.]

Resources.		Liabilities.	
Bank premises	\$250,000 00	Capital paid in coin	\$3,000,000 00
Other real estate	405,345 47	Reserve fund	1,000,000 00
Stocks, bonds, and warrants ..	622,706 45	Due depositors	5,795,899 72
Loans on real estate	708,243 51	Due banks and bankers	157,446 01
Loans on stocks, bonds, and warrants ..	793,601 87	Dividends unpaid	612 50
Loans on other securities	548,270 00	Interest collected	1,893 11
Loans on personal security	4,181,142 17	Rents and exchange	21,013 47
Money on hand	1,312,409 25	Profit and loss	722,421 81
Due from banks and bankers ..	1,640,720 28		
Expenses and taxes	1,606 41		
Refined silver bars	100,540 84		
Other assets	134,700 37		
Total resources	\$10,699,286 62	Total liabilities	\$10,699,286 62

Examined by Commissioners Farnum, Litchfield, and White.

CALIFORNIA STATE BANK—SACRAMENTO.

[January 6, 1885.]

Resources.		Liabilities.	
Invested in warrants	\$7,829 13	Capital paid in coin	\$150,000 00
Loans on real estate	209,784 40	Reserve fund	50,000 00
Loans on stocks, bonds, and warrants ..	32,043 60	Due depositors	519,740 36
Loans on other securities	77,381 16	Due banks and bankers	186,998 43
Loans on personal security	400,996 00	Interest collected	242 39
Money on hand	105,920 64		
Due from banks and bankers ..	68,461 87		
Furniture and fixtures	2,411 00		
Expenses and taxes	231 74		
Other assets	1,921 64		
Total resources	\$906,981 18	Total liabilities	\$906,981 18

Examined by Commissioners Farnum and Litchfield.

BANK OF CHICO.

[October 9, 1884.]

Resources.		Liabilities.	
Bank premises	\$13,000 00	Capital paid in coin	\$100,000 00
Other real estate	2,058 82	Reserve fund	30,000 00
Stocks, bonds, and warrants	27,418 75	Due depositors	126,648 56
Loans on real estate	100,184 75	Due banks and bankers	43,215 24
Loans on stocks, bonds, and warrants	1,400 00	Dividends unpaid	4,345 50
Loans on other securities	19,664 75	Interest collected	5,423 21
Loans on personal security	126,258 39	Rents and exchange	312 49
Money on hand	35,220 13	Profit and loss	21,700 43
Furniture and fixtures	2,500 00		
Expenses and taxes	2,569 02		
Other assets	1,370 82		
Total resources	\$331,645 43	Total liabilities	\$331,645 43

Examined by Commissioners Litchfield and White.

CITIZENS' BANK—NEVADA CITY.

[September 16, 1884.]

Resources.		Liabilities.	
Bank premises	\$5,000 00	Capital paid in coin	\$30,000 00
Other real estate	3,027 42	Due depositors	121,086 76
Bonds and warrants	23,242 72	Dividends unpaid	419 28
Loans on real estate	33,238 52	Interest collected	593 78
Loans on personal security	40,380 27	Rents and exchange	66 36
Money on hand	28,575 03	Profit and loss	13,337 88
Due from banks and bankers	22,323 66		
Furniture and fixtures	2,500 00		
Expenses and taxes	113 75		
Other assets (bullion on hand)	4,102 69		
Total resources	\$165,504 06	Total liabilities	\$165,504 06

Examined by Commissioner Farnum.

CITIZENS' BANK—NEVADA CITY.

[June 26, 1885.]

Resources.		Liabilities.	
Bank premises	\$5,000 00	Capital paid in coin	\$30,000 00
Other real estate	3,950 00	Reserve fund	10,000 00
Invested in stocks, bonds, and warrants	27,023 31	Due depositors	136,344 19
Loans on real estate	33,324 15	Dividends unpaid	316 29
Loans on other securities	4,480 89	Interest collected	489 91
Loans on personal security	30,504 29	Rents and exchange	121 75
Money on hand	21,926 10	Profit and loss	7,072 30
Due from banks and bankers	47,392 66		
Furniture and fixtures	2,500 00		
Expenses and taxes	308 55		
Other assets	4,934 49		
Total resources	\$184,344 44	Total liabilities	\$184,344 44

Examined by Commissioner Farnum.

CLOVERDALE BANKING AND COMMERCIAL COMPANY.

[July 16, 1884.]

Resources.		Liabilities.	
Bank premises	\$8,500 00	Capital paid in coin	\$50,000 00
Loans on real estate	7,000 00	Due depositors	40,724 15
Loans on other securities	1,425 00	Rents and exchange	142 34
Loans on personal security	19,167 80	Profit and loss	124 81
Money on hand	21,044 20		
Due from banks and bankers	8,332 86		
Furniture and fixtures	1,309 35		
Expenses and taxes	875 38		
Other assets	23,336 71		
Total resources	\$90,991 30	Total liabilities	\$90,991 30

Examined by Commissioners Litchfield and White.

COLUSA COUNTY BANK—COLUSA.

[October 6, 1884.]

Resources.		Liabilities.	
Bank premises	\$21,000 00	Capital paid in coin	\$500,000 00
Other real estate	22,636 00	Due depositors	333,246 62
Stocks, bonds, and warrants ..	1,216 54	Due banks and bankers	103,479 88
Loans on real estate	510,581 29	Rents and exchange	190 42
Loans on stocks, bonds, and warrants ..	13,000 00	Profit and loss	102,199 16
Loans on other securities	186,978 40	Other liabilities	102,000 00
Loans on personal security (including overdrafts)	286,933 65		
Money on hand	47,418 11		
Furniture and fixtures	2,688 95		
Expenses and taxes	1,110 03		
Other assets	47,553 11		
Total resources	\$1,141,116 08	Total liabilities	\$1,141,116 08

Examined by Commissioners Litchfield and White.

COMMERCIAL BANK OF SANTA ANA.

[November 21, 1884.]

Resources.		Liabilities.	
Bank premises	\$15,024 59	Capital paid in coin	\$50,000 00
Invested in stocks, bonds, and warrants ..	12,236 15	Reserve fund	2,000 00
Loans on real estate	42,400 00	Due depositors	97,055 15
Loans on personal security	55,818 05	Interest collected	5,060 82
Money on hand	18,341 65	Rents and exchange	515 69
Due from banks and bankers ..	8,490 35	Profit and loss	2,148 42
Furniture and fixtures	2,280 92		
Expenses and taxes	2,088 37		
Other assets	100 00		
Total resources	\$156,780 08	Total liabilities	\$156,780 08

Examined by Commissioners Litchfield and White.

COMMERCIAL AND SAVINGS BANK OF SAN JOSÉ.

[August 25, 1884.]

Resources.		Liabilities.	
Real estate	\$77,082 64	Capital paid in coin	\$300,000 00
Stocks, bonds, and warrants ..	92,252 46	Reserve fund	140,462 99
Loans on real estate	375,534 16	Due depositors	593,691 94
Loans on stocks, bonds, and warrants ..	26,209 91	Due banks and bankers	5,122 84
Loans on other securities	16,219 89	Dividends unpaid	172 50
Loans on personal security	250,332 97	Interest collected	4,551 13
Money on hand	79,431 42	Rents and exchange	623 05
Due from banks and bankers ..	125,233 13	Profit and loss	14,828 56
Furniture and fixtures	2,500 00		
Expenses and taxes	1,498 45		
Other assets	13,157 98		
Total resources	\$1,059,453 01	Total liabilities	\$1,059,453 01

Examined by Commissioners Litchfield and White.

BANK OF DIXON.

[April 29, 1885.]

Resources.		Liabilities.	
Bank premises	\$7,000 00	Capital paid in coin	\$223,100 00
Other real estate	21,418 03	Reserve fund	30,162 38
Loans on real estate	176,043 34	Due depositors	92,540 10
Loans on personal security	151,237 65	Due banks and bankers	18,163 40
Money on hand	6,634 95	Rents and exchange	328 52
Furniture and fixtures	1,000 00		
Expenses and taxes	960 43		
Total resources	\$364,294 40	Total liabilities	\$364,294 40

Examined by Commissioners Farnum and White.

FARMERS' BANK OF WHEATLAND.

[December 19, 1884.]

Resources.		Liabilities.	
Bank premises	\$6,463 30	Capital paid in coin	\$38,375 00
Loans on real estate	6,500 00	Reserve fund	2,154 73
Loans on other securities	6,300 00	Due depositors	56,681 22
Loans on personal security	115,245 47	Due banks and bankers	43,614 37
Money on hand	7,456 12	Interest collected	2,895 70
Furniture and fixtures	733 70	Rents and exchange	19 52
Expenses and taxes	1,041 95		
Total resources	\$143,740 54	Total liabilities	\$143,740 54

Examined by Commissioner Farnum.

FARMERS' EXCHANGE BANK—SAN BERNARDINO.

[November 25, 1884.]

Resources.		Liabilities.	
Bank premises	\$4,167 57	Capital paid in coin	50,000 00
Stocks, bonds, and warrants	2,882 39	Reserve fund	8,000 00
Loans on real estate	43,618 01	Due depositors	157,547 26
Loans on stocks, bonds, and warrants	2,992 27	Due banks and bankers	941 55
Loans on other securities	4,082 00	Interest collected	1,672 09
Loans on personal security	111,817 82	Rents and exchange	579 65
Money on hand	11,871 99	Profit and loss	6,543 81
Due from banks and bankers	40,162 03		
Furniture and fixtures	1,500 00		
Expenses and taxes	1,773 32		
Other assets	416 96		
Total resources	\$225,284 36	Total liabilities	\$225,284 36

Examined by Commissioners Litchfield and White.

FARMERS' SAVINGS BANK—LAKEPORT.

[July 18, 1884.]

Resources.		Liabilities.	
Bank premises	\$15,000 00	Capital paid in coin	\$65,020 00
Loans on real estate	86,186 16	Due depositors	113,219 35
Loans on other securities	1,311 18	Interest collected	414 60
Loans on personal security	46,299 94	Rents and exchange	119 11
Money on hand	34,201 23	Profit and loss	9,924 86
Due from banks and bankers	3,757 56		
Furniture and fixtures	1,887 25		
Expenses and taxes	54 60		
Total resources	\$188,697 92	Total liabilities	\$188,697 92

Examined by Commissioners Litchfield and White.

FARMERS' AND MECHANICS' BANK—HEALDSBURG.

[March 28, 1885.]

Resources.		Liabilities.	
Bank premises	\$9,000 00	Capital paid in coin	\$84,460 00
Other real estate	17,086 13	Due depositors	61,652 03
Loans on real estate	82,555 60	Due banks and bankers	43,514 63
Loans on other securities	9,475 00	Interest collected	1,077 16
Loans on personal security	80,769 86	Rents and exchange	88 35
Money on hand	3,144 93	Profit and loss	12,963 30
Due from banks and bankers	963 77	Other liabilities	8 64
Expenses and taxes	768 82		
Total resources	\$203,764 11	Total liabilities	\$203,764 11

Examined by Commissioners Farnum and White.

FARMERS' AND MERCHANTS' BANK—LOS ANGELES.

[November 19, 1884.]

Resources.		Liabilities.	
Real estate	\$38,532 26	Capital paid in coin	\$200,000 00
Bonds and warrants	390,819 26	Reserve fund	325,000 00
Loans on real estate	285,597 58	Due depositors	1,290,572 76
Loans on stocks, bonds, and warrants	91,550 00	Due banks and bankers	30,059 91
Loans on other securities	25,259 97	Dividends unpaid	2,145 00
Loans on personal security	659,442 97	Interest collected	38,949 65
Money on hand	402,212 36	Rents and exchange	3,165 19
Due from banks and bankers	14,555 00	Profit and loss	26,869 29
Furniture and fixtures	6,472 39	Other liabilities	7,935 53
Expenses and taxes	10,255 54		
Total resources	\$1,924,697 33	Total liabilities	\$1,924,697 33

Examined by Commissioners Litchfield and White.

FARMERS' BANK OF FRESNO.

[December 3, 1884.]

Resources.		Liabilities.	
Bank premises	\$7,850 00	Capital paid in coin	\$60,000 00
Invested in warrants	3,856 14	Reserve fund	3,468 04
Loans on real estate	44,663 54	Due depositors	118,644 71
Loans on other securities	2,921 39	Interest collected	12,198 74
Loans on personal security	104,296 34	Rents and exchange	2,052 07
Money on hand	23,211 04		
Due from banks and bankers	3,663 74		
Furniture and fixtures	1,853 45		
Expenses and taxes	4,047 92		
Total resources	\$196,363 56	Total liabilities	\$196,363 56

Examined by Commissioners Farnum and White.

FRESNO COUNTY BANK—FRESNO.

[December 4, 1884.]

Resources.		Liabilities.	
Bank premises	\$6,109 04	Capital paid in coin	\$72,900 00
Stocks, bonds, and warrants	5,326 88	Due depositors	110,976 72
Loans on real estate	66,015 00	Due banks and bankers	37,380 58
Loans on personal security	112,313 78	Interest collected	6,730 05
Money on hand	33,011 20	Rents and exchange	266 30
Due from banks and bankers	2,140 87	Profit and loss	1,099 02
Furniture and fixtures	1,250 00	Other liabilities	295 46
Expenses and taxes	2,609 86		
Other assets	871 50		
Total resources	\$229,648 13	Total liabilities	\$229,648 13

Examined by Commissioners Farnum and White.

BANK OF GILROY.

[August 27, 1884.]

Resources.		Liabilities.	
Real estate	\$3,124 36	Capital paid in coin	\$68,000 00
Invested in warrants	539 30	Due depositors	113,045 56
Loans on real estate	73,179 29	Rents and exchange	94 69
Loans on other securities	4,594 24	Profit and loss	10,000 00
Loans on personal security	76,777 66		
Money on hand	16,093 03		
Due from banks and bankers	10,190 93		
Furniture and fixtures	1,265 56		
Expenses and taxes	571 33		
Other assets	4,804 55		
Total resources	\$191,140 25	Total liabilities	\$191,140 25

Examined by Commissioners Litchfield and White.

BANK OF GILROY.

[April 20, 1885.]

Resources.		Liabilities.	
Real estate	\$3,124 36	Capital paid in coin	\$68,000 00
Loans on real estate	77,171 30	Due depositors	94,208 59
Loans on personal security	60,055 79	Rents and exchange	137 64
Money on hand	12,782 96	Profit and loss	11,504 27
Due from banks and bankers	15,411 65		
Furniture and fixtures	1,265 56		
Expenses and taxes	1,084 48		
Other assets	2,954 40		
Total resources	\$173,850 50	Total liabilities	\$173,850 50

Examined by Commissioners Litchfield and White.

GRANGERS' BANK OF CALIFORNIA—SAN FRANCISCO.

[February 7, 1885.]

Resources.		Liabilities.	
Real estate	\$102,635 04	Capital paid in coin	\$647,400 00
Loans on real estate	74,844 79	Reserve fund	6,686 41
Loans on other securities	949,604 44	Due depositors	259,937 38
Loans on personal security	208,134 92	Due banks and bankers	821 75
Money on hand	131,278 82	Dividends unpaid	4,553 68
Due from banks and bankers	9,095 61	Interest collected	3,237 44
Furniture and fixtures	6,500 00	Rents and exchange	91 84
Expenses and taxes	3,163 28	Other liabilities, bills payable	599,510 30
Other assets	36,981 90		
Total resources	\$1,522,238 80	Total liabilities	\$1,522,238 80

Examined by Commissioners Farnum, Litchfield, and White.

BANK OF HEALDSBURG.

[March 30, 1885.]

Resources.		Liabilities.	
Real estate	\$16,366 43	Capital paid in coin	\$85,600 00
Loans on real estate	130,319 37	Due depositors	76,625 07
Loans on other securities	2,865 95	Due banks and bankers	62,649 52
Loans on personal security	71,028 43	Dividends unpaid	376 50
Money on hand	9,276 88	Interest collected	4,013 61
Due from banks and bankers	4,065 39	Profit and loss	14,224 27
Furniture and fixtures	2,500 00	Other liabilities	10 71
Expenses and taxes	854 01		
Other assets	6,223 22		
Total resources	\$243,499 68	Total liabilities	\$243,499 68

Examined by Commissioners Farnum and White.

BANK OF HOLLISTER.

[April 20, 1885.]

Resources.		Liabilities.	
Bank premises	\$8,000 00	Capital paid in coin	\$250,000 00
Other real estate	4,000 00	Reserve fund	30,000 00
Loans on real estate	200,713 58	Due depositors	168,108 12
Loans on other securities	117,630 63	Due banks and bankers	53,553 76
Loans on personal security	159,371 06	Interest collected	6,282 35
Money on hand	23,351 26	Rents and exchange	279 85
Furniture and fixtures	2,000 00	Profit and loss	8,182 30
Expenses and taxes	1,339 85		
Total resources	\$516,406 38	Total liabilities	\$516,406 38

Examined by Commissioners Litchfield and White.

HUMBOLDT COUNTY BANK—EUREKA.

[July 10, 1884.]

Resources.		Liabilities.	
Real estate	\$12,117 74	Capital paid in coin	\$60,000 00
Invested in stocks, bonds, and warrants	51,557 35	Due depositors	273,602 43
Loans on real estate	90,979 47	Profit and loss	9,310 65
Loans on stocks, bonds, and warrants	6,844 70	Other liabilities	826 00
Loans on personal security	72,973 55		
Money on hand	83,043 97		
Due from banks and bankers	20,885 08		
Furniture and fixtures	1,500 00		
Other assets	3,837 22		
Total resources	\$343,739 08	Total liabilities	\$343,739 08

Examined by Commissioner White.

HUMBOLDT COUNTY BANK—EUREKA.

[June 4, 1885.]

Resources.		Liabilities.	
Real estate	\$11,297 99	Capital paid in coin	\$60,000 00
Loans on real estate	112,202 00	Due depositors	170,148 47
Loans on stocks, bonds, and warrants	5,244 70	Due banks and bankers	2,565 85
Loans on personal security	70,128 97	Rents and exchange	407 11
Money on hand	49,509 52	Profit and loss	22,494 12
Due from banks and bankers	4,365 40	Other liabilities	1,535 50
Furniture and fixtures	1,569 00		
Expenses and taxes	2,140 35		
Other assets	693 12		
Total resources	\$257,151 05	Total liabilities	\$257,151 05

Examined by Commissioner Litchfield.

KERN VALLEY BANK—BAKERSFIELD.

[December 1, 1884.]

Resources.		Liabilities.	
Bank premises	\$2,771 17	Capital paid in coin	\$53,000 00
Other real estate	17,898 86	Due depositors	68,563 55
Invested in stocks, bonds, and warrants	8,515 53	Due banks and bankers	40,199 84
Loans on real estate	40,512 50	Dividends unpaid	894 00
Loans on personal security	101,397 42	Interest collected	2,550 91
Money on hand	6,623 95	Rents and exchange	398 19
Furniture and fixtures	2,500 00	Profit and loss	19,139 94
Expenses and taxes	642 48		
Other assets	3,884 52		
Total resources	\$184,746 43	Total liabilities	\$184,746 43

Examined by Commissioners Farnum and White.

BANK OF LAKE—LAKEPORT.

[July 17, 1884.]

Resources.		Liabilities.	
Bank premises	\$9,000 00	Capital paid in coin	\$43,740 00
Invested in stocks, bonds, and warrants	9 00	Reserve fund	1,597 17
Loans on real estate	22,431 62	Due depositors	543 87
Loans on personal security	7,052 29	Dividends unpaid	923 52
Money on hand	279 67	Interest collected	655 18
Furniture and fixtures	2,000 00	Rents and exchange	368 00
Expenses and taxes	488 08	Profit and loss	247 25
Other assets	6,814 33		
Total resources	\$48,074 99	Total liabilities	\$48,074 99

Examined by Commissioners Litchfield and White.

BANK OF LA PORTE.

[June 29, 1885.]

Resources.		Liabilities.	
Bank premises and fixtures.....	\$2,000 00	Capital paid in coin	\$12,500 00
Other real estate.....	1,660 64	Reserve fund	12,500 00
Loans on other securities.....	11,871 84	Due depositors	22,495 78
Loans on personal security.....	31,545 29	Due banks and bankers.....	2,288 99
Money on hand	7,599 36	Interest, exchange, and com- mission	7,093 11
Expenses and taxes	182 58		
Other assets (bullion on hand).....	2,018 17		
Total resources	\$56,877 88	Total liabilities	\$56,877 88

Examined by Commissioner Farnum.

LOS ANGELES COUNTY BANK—LOS ANGELES.

[November 19, 1884.]

Resources.		Liabilities.	
Real estate	\$17,000 00	Capital paid in coin	\$100,000 00
Loans on real estate	295,980 14	Reserve fund	100,000 00
Loans on other securities.....	20,126 00	Due depositors	321,240 31
Loans on personal security.....	123,940 18	Due banks and bankers.....	789 68
Money on hand	63,884 73	Dividends unpaid	562 65
Due from banks and bankers.....	16,979 40	Interest collected	9,588 30
Furniture and fixtures	1,900 00	Rents and exchange.....	468 33
Expenses and taxes	5,822 60	Profit and loss	17,000 00
		Other liabilities	983 18
Total resources	\$550,633 05	Total liabilities	\$550,633 05

Examined by Commissioners Litchfield and White.

BANK OF LOS GATOS.

[August 5, 1884.]

Resources.		Liabilities.	
Invested in stocks, bonds, and warrants	\$75 00	Capital paid in coin.....	\$12,750 00
Loans on real estate.....	10,321 00	Due depositors	29,194 62
Loans on personal security.....	23,030 31	Due banks and bankers.....	533 00
Money on hand	3,479 35	Interest collected, and rents and exchange.....	1,191 63
Due from banks and bankers.....	3,564 75	Other liabilities.....	75 70
Furniture and fixtures.....	2,000 00		
Expenses and taxes.....	1,274 54		
Total resources.....	\$43,744 95	Total liabilities.....	\$43,744 95

Examined by Commissioners Farnum and White.

BANK OF MARTINEZ.

[March 12, 1885.]

Resources.		Liabilities.	
Bank premises	\$5,000 00	Capital paid in coin.....	\$100,000 00
Other real estate	1,582 92	Reserve fund	52,338 21
Invested in stocks, bonds, and warrants	624 00	Due depositors	163,667 12
Loans on real estate.....	105,391 94	Interest collected.....	25 60
Loans on other securities.....	11,990 02		
Loans on personal security.....	143,642 81		
Money on hand	27,817 21		
Due from banks and bankers.....	17,793 63		
Furniture and fixtures.....	1,500 00		
Expenses and taxes	688 40		
Total resources.....	\$316,030 93	Total liabilities.....	\$316,030 93

Examined by Commissioners Farnum and White.

MENDOCINO DISCOUNT BANK.

[July 22, 1884.]

Resources.		Liabilities.	
Loans on real estate.....	\$10,529 73	Capital paid in coin.....	\$30,000 00
Loans on personal security.....	34,798 92	Reserve fund.....	1,344 18
Money on hand.....	6,459 94	Due depositors.....	37,268 63
Furniture and fixtures.....	700 00	Due banks and bankers.....	7,368 69
Expenses and taxes.....	240 81	Interest collected.....	374 97
Other assets.....	53,343 04	Rents and exchange.....	21 84
		Profit and loss.....	3,515 90
		Other liabilities.....	26,178 23
Total resources.....	\$106,072 44	Total liabilities.....	\$106,072 44

Examined by Commissioners Litchfield and White.

MERCED BANK.

[December 6, 1884.]

Resources.		Liabilities.	
Bank premises.....	\$10,000 00	Capital paid in coin.....	\$43,275 00
Other real estate.....	26,648 90	Due depositors.....	73,157 27
Invested in warrants.....	491 90	Due banks and bankers.....	1,318 07
Loans on real estate.....	14,546 41	Interest collected.....	285 80
Loans on other securities.....	21,550 00	Rents and exchange.....	6 81
Loans on personal security.....	33,984 03	Profit and loss.....	4,572 16
Money on hand.....	13,146 02		
Due from banks and bankers.....	744 45		
Furniture and fixtures.....	1,500 00		
Expenses and taxes.....	3 40		
Total resources.....	\$122,615 11	Total liabilities.....	\$122,615 11

Examined by Commissioners Farnum and White.

MODESTO BANK.

[December 9, 1884.]

Resources.		Liabilities.	
Bank premises.....	\$2,000 00	Capital paid in coin.....	\$175,000 00
Other real estate.....	1,541 19	Reserve fund.....	75,000 00
Invested in stocks, bonds, and warrants.....	13,242 91	Due depositors.....	103,670 15
Loans on real estate.....	294,482 40	Due banks and bankers.....	111,961 44
Loans on other securities.....	26,186 35	Interest collected.....	2,488 74
Loans on personal security.....	127,481 22	Rents and exchange.....	444 62
Money on hand.....	16,882 11	Profit and loss.....	16,614 92
Due from banks and bankers.....	563 20		
Furniture and fixtures.....	1,000 00		
Expenses and taxes.....	1,800 49		
Total resources.....	\$485,179 87	Total liabilities.....	\$485,179 87

Examined by Commissioners Farnum and White.

MONO COUNTY BANK—BODIE.

[June 25, 1885.]

Resources.		Liabilities.	
Bank premises.....	\$2,000 00	Capital paid in coin.....	\$20,000 00
Loans on real estate.....	350 00	Reserve fund.....	5,516 25
Loans on stocks, bonds, and warrants.....	16,354 30	Due depositors.....	14,035 27
Loans on personal security.....	13,146 45	Due banks and bankers.....	3,310 28
Money on hand.....	7,680 06	Rents and exchange.....	116 05
Due from banks and bankers.....	3,669 56	Profit and loss.....	3,813 10
Furniture and fixtures.....	1,800 00		
Other assets.....	1,790 58		
Total resources.....	\$46,790 95	Total liabilities.....	\$46,790 95

Examined by Commissioner Farnum.

BANK OF NAPA.

[May 19, 1885.]

Resources.		Liabilities.	
Bank premises	\$17,000 00	Capital paid in coin	\$186,300 00
Other real estate	29,809 49	Reserve fund	72,605 83
Invested in stocks and bonds	14,000 00	Due depositors	114,204 63
Loans on real estate	119,678 78	Dividends unpaid	619 32
Loans on stocks and bonds	67,011 88	Interest collected	1,572 51
Loans on personal security	103,518 69		
Money on hand	16,616 34		
Due from banks and bankers	7,603 95		
Expenses and taxes	63 16		
Total resources	\$375,302 29	Total liabilities	\$375,302 29

Examined by Commissioners Farnum and White.

NEVADA BANK OF SAN FRANCISCO.

[August 18, 1884.]

Resources.		Liabilities.	
Bank premises	\$400,000 00	Capital paid in coin	\$3,000,000 00
Other real estate	48,323 69	Reserve fund	5,000,000 00
Invested in stocks, bonds, and warrants	2,031,258 20	Due depositors	3,755,368 49
Loans on real estate	1,305,927 53	Due banks and bankers	4,213,319 13
Loans on stocks, bonds, and warrants	1,145,847 89	Interest collected	44,203 77
Loans on other securities	1,135,309 55	Rents and exchange	245,231 37
Loans on personal security	6,509,722 79	Profit and loss	579,396 61
Money on hand	1,710,306 65	Other liabilities	22,552 73
Due from banks and bankers	2,549,148 66		
Expenses and taxes	9,415 10		
Other assets	14,812 04		
Total resources	\$16,860,072 10	Total liabilities	\$16,860,072 10

Examined by Commissioners Farnum, Litchfield, and White.

NEVADA BANK OF SAN FRANCISCO.

[June 8, 1885.]

Resources.		Liabilities.	
Loans on real estate	\$542,847 63	Capital paid in coin	\$3,000,000 00
Loans on stocks, bonds, and warrants	1,980,429 64	Reserve fund	1,000,000 00
Loans on other securities	1,505,489 24	Due depositors	4,425,082 15
Loans on personal security	2,976,352 57	Due banks and bankers	2,150,391 37
Money on hand	1,339,063 93	Interest collected	188,398 30
Due from banks and bankers	2,617,156 11	Rents and exchange	11,371 04
Expenses and taxes	15,496 20	Profit and loss	206,516 82
Other assets	14,282 72	Other liabilities	9,358 36
Total resources	\$10,991,118 04	Total liabilities	\$10,991,118 04

Examined by Commissioners Farnum, Litchfield, and White.

PACIFIC BANK—SAN FRANCISCO.

[January 12, 1885.]

Resources.		Liabilities.	
Bank premises	\$150,000 00	Capital paid in coin	\$1,000,000 00
Other real estate	20,479 99	Reserve fund	450,000 00
Invested in stocks, bonds, and warrants	35,974 65	Due depositors	1,834,806 07
Loans on real estate	128,186 89	Due banks and bankers	90,045 41
Loans on stocks, bonds, and warrants	117,567 80	Dividends unpaid	11,471 00
Loans on other securities	163,363 47	Interest collected	1,002 46
Loans on personal security	1,688,679 21	Rents and exchange	283 38
Money on hand	661,138 85	Profit and loss	30,896 06
Due from banks and bankers	444,895 95		
Expenses and taxes	1,078 77		
Other assets	7,138 80		
Total resources	\$3,418,504 38	Total liabilities	\$3,418,504 38

Examined by Commissioners Litchfield and White.

PETALUMA SAVINGS BANK.

[April 13, 1885.]

Resources.		Liabilities.	
Bank premises	\$5,500 00	Capital paid in coin	\$100,000 00
Other real estate	2,850 00	Due depositors	208,429 02
Invested in stocks, bonds, and warrants	4,000 00	Dividends unpaid	455 00
Loans on real estate	132,562 00	Interest collected	591 69
Loans on personal security	195,119 48	Profit and loss	48,154 51
Money on hand	10,826 35		
Due from banks and bankers	5,186 28		
Furniture and fixtures	1,500 00		
Expenses and taxes	86 11		
Total resources	\$357,630 22	Total liabilities	\$357,630 22

Examined by Commissioners Farnum and White.

POMONA BANK.

[November 24, 1884.]

Resources.		Liabilities.	
Loans on real estate	\$16,200 00	Capital paid in coin	\$16,080 00
Loans on other securities	1,100 00	Due depositors	20,943 40
Loans on personal security	14,793 55	Due banks and bankers	3,567 94
Money on hand	5,150 20	Interest collected	487 92
Due from banks and bankers	1,873 27	Rents and exchange	42 03
Furniture and fixtures	1,404 90		
Expenses and taxes	599 37		
Total resources	\$41,121 29	Total liabilities	\$41,121 29

Examined by Commissioners Litchfield and White.

POMONA VALLEY BANK—POMONA.

[November 24, 1884.]

Resources.		Liabilities.	
Bank premises	\$2,925 00	Capital paid in coin	\$12,500 00
Loans on real estate	10,402 13	Due depositors	40,794 73
Loans on other securities	4,265 65	Interest collected	469 10
Loans on personal security	15,963 40	Rents and exchange	37 36
Money on hand	11,920 79		
Due from banks and bankers	6,117 82		
Furniture and fixtures	1,997 35		
Expenses and taxes	209 05		
Total resources	\$53,801 19	Total liabilities	\$53,801 19

Examined by Commissioners Litchfield and White.

SACRAMENTO BANK.

[December 17, 1884.]

Resources.		Liabilities.	
Bank premises	\$20,000 00	Capital paid in coin	\$150,000 00
Other real estate	36,339 02	Reserve fund	15,000 00
Loans on real estate	2,132,354 21	Due depositors	2,025,350 12
Money on hand	118,038 54	Interest collected	142,594 17
Due from banks and bankers	24,649 84	Rents and exchange	1,108 40
Expenses and taxes	14,992 16	Profit and loss	8,819 47
		Other liabilities	3,501 61
Total resources	\$2,346,373 77	Total liabilities	\$2,346,373 77

Examined by Commissioners Farnum and Litchfield.

SALINAS CITY BANK.

[November 13, 1884.]

Resources.		Liabilities.	
Bank premises	\$13,000 00	Capital paid in coin	\$300,000 00
Other real estate	16,030 23	Due depositors	296,061 43
Invested in stocks, bonds, and warrants	11,199 43	Interest collected	11,356 68
Loans on real estate	193,560 36	Rents and exchange	2,207 97
Loans on other securities	122,224 82	Profit and loss	31,164 63
Loans on personal security	159,028 42		
Money on hand	30,803 95		
Due from banks and bankers	85,893 45		
Furniture and fixtures	2,300 00		
Expenses and taxes	3,747 05		
Total resources	\$640,790 71	Total liabilities	\$640,790 71

Examined by Commissioners Farnum and White.

BANK OF SANTA CLARA COUNTY—SANTA CLARA.

[August 23, 1884.]

Resources.		Liabilities.	
Real estate	\$1,000 00	Capital paid in coin	\$135,000 00
Loans on real estate	148,285 73	Reserve fund	45,096 29
Loans on stocks, bonds, and warrants	15,140 55	Due depositors	175,540 87
Loans on other securities	7,412 78	Due banks and bankers	5,104 62
Loans on personal security	193,079 47	Dividends unpaid	1,867 25
Money on hand	11,724 93	Interest collected	2,394 83
Due from banks and bankers	1,278 69	Profit and loss	13,470 29
Furniture and fixtures	175 00	Other liabilities	7 00
Expenses and taxes	384 00		
Total resources	\$378,481 15	Total liabilities	\$378,481 15

Examined by Commissioners Litchfield and White.

BANK OF SANTA CRUZ COUNTY—SANTA CRUZ.

[August 6, 1884.]

Resources.		Liabilities.	
Bank premises	\$6,000 00	Capital paid in coin	\$80,000 00
Other real estate	36,351 37	Reserve fund	9,340 00
Invested in stocks, bonds, and warrants	1,316 10	Due depositors	137,237 77
Loans on real estate	33,729 17	Dividends unpaid	615 00
Loans on other securities	1,230 00	Interest collected	407 80
Loans on personal security	44,896 98	Rents and exchange	162 60
Money on hand	34,251 86	Profit and loss	40 56
Due from banks and bankers	8,156 69		
Furniture and fixtures	1,000 00		
Expenses and taxes	167 00		
Other assets	10,704 56		
Total resources	\$227,803 73	Total liabilities	\$227,803 73

Examined by Commissioners Farnum and White.

SAN JOAQUIN VALLEY BANK—STOCKTON.

[December 13, 1884.]

Resources.		Liabilities.	
Real estate	\$190 05	Capital paid in coin	\$158,580 00
Loans on real estate	179,683 38	Reserve fund	25,000 00
Loans on personal security	91,810 08	Due depositors	183,223 48
Money on hand	87,037 53	Dividends unpaid	763 00
Due from banks and bankers	21,094 81	Interest collected	1,587 67
Furniture and fixtures	1,500 00	Rents and exchange	4 08
Other assets	558 95	Profit and loss	12,716 57
Total resources	\$381,874 80	Total liabilities	\$381,874 80

Examined by Commissioner Farnum.

BANK OF SAN JOSÉ.

[August 26, 1884.]

Resources.		Liabilities.	
Bank premises	\$120,000 00	Capital paid in coin	\$205,625 00
Other real estate	11,635 30	Reserve fund	100,000 00
Invested in stocks, bonds, and warrants	99,227 73	Due depositors	468,454 29
Loans on real estate	253,410 02	Due banks and bankers	2,603 38
Loans on stocks, bonds, and warrants	55,931 18	Interest collected	4,102 92
Loans on other securities	750 00	Rents and exchange	1,839 63
Loans on personal security	117,367 01	Profit and loss	9,934 60
Money on hand	89,093 67	Other liabilities	549 25
Due from banks and bankers	41,198 91		
Furniture and fixtures	3,000 00		
Expenses and taxes	1,495 25		
Total resources	\$793,109 07	Total liabilities	\$793,109 07

Examined by Commissioners Litchfield and White.

BANK OF SAN LUIS OBISPO.

[May 9, 1885.]

Resources.		Liabilities.	
Bank premises	\$16,000 00	Capital paid in coin	\$100,000 00
Other real estate	48,408 93	Reserve fund	100,000 00
Invested in stocks, bonds, and warrants	2,664 77	Due depositors	209,607 02
Loans on real estate	146,197 85	Due banks and bankers	47,203 54
Loans on personal security	222,754 29	Rents and exchange	98 35
Money on hand	18,370 58	Profit and loss	1,038 46
Due from banks and bankers	1,093 41		
Furniture and fixtures	1,500 00		
Expenses and taxes	57 54		
Other assets	900 00		
Total resources	\$457,947 37	Total liabilities	\$457,947 37

Examined by Commissioners Litchfield and White.

SANTA ROSA BANK.

[April 1, 1885.]

Resources.		Liabilities.	
Bank premises	\$10,009 15	Capital paid in coin	\$300,000 00
Other real estate	37,267 40	Reserve fund	50,000 00
Loans on real estate	281,022 67	Due depositors	321,772 98
Loans on personal security	356,186 76	Due banks and bankers	52,026 11
Money on hand	32,374 99	Dividends unpaid	124 00
Due from banks and bankers	3,039 40	Interest collected	6,342 72
Expenses and taxes	6,269 67	Rents and exchange	425 65
Other assets	6,000 00	Profit and loss	2,078 58
Total resources	\$732,770 04	Total liabilities	\$732,770 04

Examined by Commissioners Farnum and White.

SAVINGS BANK OF SANTA ROSA.

[March 31, 1885.]

Resources.		Liabilities.	
Bank premises	\$10,629 25	Capital paid in coin	\$150,000 00
Other real estate	6,711 48	Due depositors	217,260 74
Loans on real estate	185,838 66	Due banks and bankers	91,469 02
Loans on personal security	236,212 06	Dividends unpaid	345 00
Money on hand	50,012 43	Rents and exchange	584 45
Furniture and fixtures	2,500 00	Profit and loss	32,271 07
Other assets	26 40		
Total resources	\$491,930 28	Total liabilities	\$491,930 28

Examined by Commissioners Farnum and White.

BANK OF SHASTA COUNTY—REDDING.

[June 25, 1884.]

Resources.		Liabilities.	
Invested in warrants.....	\$919 35	Capital paid in coin.....	\$12,600 00
Loans on real estate.....	6,688 28	Due depositors.....	46,109 82
Loans on other securities.....	436 00	Interest collected.....	24 08
Loans on personal security.....	3,652 66	Rents and exchange.....	74 40
Money on hand.....	37,783 72	Other liabilities.....	37 12
Due from banks and bankers.....	6,164 79		
Furniture and fixtures.....	2,434 62		
Expenses and taxes.....	766 00		
Total resources.....	\$58,845 42	Total liabilities.....	\$58,845 42

Examined by Commissioner Litchfield.

SISKIYOU COUNTY BANK—YREKA.

[June 23, 1884.]

Resources.		Liabilities.	
Invested in warrants.....	\$408 07	Capital paid in coin.....	\$60,000 00
Loans on real estate.....	119,499 98	Due depositors.....	154,346 10
Loans on other securities.....	2,297 00	Due banks and bankers.....	24,810 13
Loans on personal security.....	98,823 22	Interest collected.....	1,985 29
Money on hand.....	17,198 52	Profit and loss.....	4,862 41
Due from banks and bankers.....	123 53	Other liabilities.....	170 00
Furniture and fixtures.....	4,000 00		
Expenses and taxes.....	142 40		
Other assets.....	3,681 21		
Total resources.....	\$246,173 93	Total liabilities.....	\$246,173 93

Examined by Commissioner Litchfield.

BANK OF SONOMA COUNTY—PETALUMA.

[April 11, 1885.]

Resources.		Liabilities.	
Bank premises.....	\$18,000 00	Capital paid in coin.....	\$300,000 00
Invested in stocks and bonds.....	12,000 00	Due depositors.....	165,209 20
Loans on real estate.....	294,043 30	Due banks and bankers.....	47,375 49
Loans on personal security.....	187,173 32	Interest collected.....	148 55
Money on hand.....	27,697 60	Profit and loss.....	30,300 30
Due from banks and bankers.....	2,101 92	Other liabilities.....	2,150 00
Furniture and fixtures.....	2,000 00		
Expenses and taxes.....	17 40		
Other assets.....	2,150 00		
Total resources.....	\$545,183 54	Total liabilities.....	\$545,183 54

Examined by Commissioners Farnum and White.

SONOMA VALLEY BANK—SONOMA.

[May 20, 1885.]

Resources.		Liabilities.	
Real estate.....	\$1,478 59	Capital paid in coin.....	\$51,100 00
Loans on real estate.....	67,322 26	Due depositors.....	31,053 86
Loans on personal security.....	28,618 15	Interest collected.....	3,451 90
Money on hand.....	3,510 25	Rents and exchange.....	62 45
Due from banks and bankers.....	852 82	Profit and loss.....	17,542 86
Furniture and fixtures.....	700 00		
Expenses and taxes.....	729 00		
Total resources.....	\$103,211 07	Total liabilities.....	\$103,211 07

Examined by Commissioners Farnum and White.

BANK OF ST. HELENA.

[May 18, 1885.]

Resources.		Liabilities.	
Bank premises	\$10,600 00	Capital paid in coin	\$89,300 00
Loans on real estate	40,500 00	Due depositors	26,802 34
Loans on personal security	71,520 06	Due banks and bankers	11,781 56
Money on hand	6,455 86	Dividends unpaid	25 20
Due from banks and bankers	342 81	Interest collected	470 42
Furniture and fixtures	3,000 00	Rents and exchange	25 65
Expenses and taxes	52 60	Profit and loss	4,066 16
Total resources	\$132,471 33	Total liabilities	\$132,471 33

Examined by Commissioners Farnum and White.

BANK OF SUISUN.

[April 30, 1885.]

Resources.		Liabilities.	
Invested in stocks and bonds	\$6,000 00	Capital paid in coin	\$100,000 00
Loans on real estate	272,555 77	Reserve fund	87,634 14
Loans on personal security	109,094 05	Due depositors	241,890 78
Money on hand	14,616 83	Due banks and bankers	258 64
Due from banks and bankers	15,066 54	Dividends unpaid	132 00
Furniture and fixtures	2,500 00	Interest collected	7,743 57
Expenses and taxes	1,587 59	Rents and exchange	124 05
Other assets	16,362 40		
Total resources	\$437,783 18	Total liabilities	\$437,783 18

Examined by Commissioners Farnum and White.

BANK OF TEHAMA COUNTY—RED BLUFF.

[October 8, 1884.]

Resources.		Liabilities.	
Real estate	\$300 00	Capital paid in coin	\$300,000 00
Invested in warrants	5,480 88	Reserve fund	60,000 00
Loans on real estate	188,247 35	Due depositors	326,120 57
Loans on other securities	32,115 00	Due banks and bankers	21,063 81
Loans on personal security	459,998 88	Interest collected	13,821 55
Money on hand	39,944 48	Profit and loss	9,579 49
Furniture and fixtures	2,260 00		
Expenses and taxes	2,238 83		
Total resources	\$730,585 42	Total liabilities	\$730,585 42

Examined by Commissioners Litchfield and White.

BANK OF TOMALES.

[April 1, 1885.]

Resources.		Liabilities.	
Bank premises	\$3,000 00	Capital paid in coin	\$100,000 00
Other real estate	3,000 00	Reserve fund	40,000 00
Loans on real estate	96,766 80	Due depositors	43,810 61
Loans on personal security	78,242 17	Due banks and bankers	8,840 74
Money on hand	9,996 02	Interest collected	566 65
Furniture and fixtures	1,000 00		
Expenses and taxes	1,213 01		
Total resources	\$198,218 00	Total liabilities	\$198,218 00

Examined by Commissioner Litchfield.

BANK OF UKIAH.

[July 19, 1884.]

Resources.		Liabilities.	
Bank premises	\$10,000 00	Capital paid in coin	\$249,200 00
Invested in stocks	1,104 05	Due depositors	100,176 77
Loans on real estate	266,231 96	Due banks and bankers	23,232 31
Loans on personal security	99,107 45	Dividends unpaid	3,745 00
Money on hand	16,320 86	Profit and loss	16,582 62
Expenses and taxes	172 38		
Total resources	\$392,936 70	Total liabilities	\$392,936 70

Examined by Commissioners Litchfield and White.

BANK OF VACAVILLE.

[April 30, 1885.]

Resources.		Liabilities.	
Loans on real estate	\$34,511 66	Capital paid in coin	\$30,000 00
Loans on personal security	55,177 36	Reserve fund	3,426 33
Money on hand	7,025 20	Due depositors	26,148 95
Due from banks and bankers	228 84	Due banks and bankers	38,302 79
Furniture and fixtures	1,000 00	Interest collected	879 73
Expenses and taxes	863 00	Rents and exchange	48 26
Total resources	\$98,806 06	Total liabilities	\$98,806 06

Examined by Commissioners Farnum and White.

BANK OF VENTURA—SAN BUENAVENTURA.

[November 17, 1884.]

Resources.		Liabilities.	
Bank premises	\$3,000 00	Capital paid in coin	\$90,000 00
Other real estate	1,229 97	Due depositors	100,803 72
Invested in stocks, bonds, and warrants	499 49	Interest collected	490 04
Loans on real estate	32,181 52	Rents and exchange	60 04
Loans on stocks, bonds, and warrants	13,654 56	Profit and loss	12,514 08
Loans on other securities	27,780 67		
Loans on personal security	100,375 94		
Money on hand	17,584 80		
Due from banks and bankers	5,446 88		
Furniture and fixtures	2,000 00		
Expenses and taxes	114 05		
Total resources	\$203,867 88	Total liabilities	\$203,867 88

Examined by Commissioners Litchfield and White.

BANK OF VISALIA.

[December 2, 1884.]

Resources.		Liabilities.	
Bank premises	\$7,600 00	Capital paid in coin	\$200,000 00
Other real estate	10,853 57	Due depositors	153,985 17
Invested in bonds and warrants	5,716 62	Interest collected	9,259 28
Loans on real estate	187,334 37	Rents and exchange	81 23
Loans on personal security	113,634 08	Profit and loss	25,244 54
Money on hand	51,046 61		
Due from banks and bankers	7,292 98		
Furniture and fixtures	1,400 00		
Expenses and taxes	1,951 49		
Other assets	1,740 50		
Total resources	\$388,570 22	Total liabilities	\$388,570 22

Examined by Commissioners Farnum and White.

BANK OF WATSONVILLE.

[August 8, 1884.]

Resources.		Liabilities.	
Bank premises	\$12,954 05	Capital paid in coin	\$140,000 00
Other real estate	27,100 75	Due depositors	218,478 79
Invested in stocks, bonds, and warrants	736 03	Due banks and bankers	47,918 63
Loans on real estate	275,602 00	Dividends unpaid	300 00
Loans on other securities	800 00	Interest collected	901 58
Loans on personal security	72,904 57	Rents and exchange	133 60
Money on hand	10,236 62	Profit and loss	191 70
Due from banks and bankers	2,929 02		
Furniture and fixtures	2,129 90		
Expenses and taxes	2,531 36		
Total resources	\$407,924 30	Total liabilities	\$407,924 30

Examined by Commissioners Farnum and White.

WELLS, FARGO & CO.'S BANK—SAN FRANCISCO.

[February 11, 1885.]

Resources.		Liabilities.	
Real estate	\$132,489 94	Capital paid in coin	\$500,000 00
Invested in stocks and bonds	42,072 18	Reserve fund	2,711,218 11
Loans on real estate	81,499 95	Due depositors	1,719,294 97
Loans on stocks, bonds, and warrants	28,409 80	Due banks and bankers	36,674 92
Loans on other securities	97,614 64	Rents and exchange	1,638 69
Loans on personal security	2,123,238 96	Other liabilities	1,345 06
Money on hand	906,947 87		
Due from banks and bankers	1,549,268 44		
Furniture and fixtures	4,000 00		
Other assets	4,630 17		
Total resources	\$4,970,171 95	Total liabilities	\$4,970,171 95

Examined by Commissioners Farnum, Litchfield, and White.

BANK OF WILLOWS.

[October 7, 1884.]

Resources.		Liabilities.	
Bank premises	\$6,650 00	Capital paid in coin	\$100,000 00
Other real estate	10,524 99	Reserve fund	37,296 43
Invested in stocks, bonds, and warrants	20,800 00	Due depositors	149,376 30
Loans on real estate	75,053 05	Due banks and bankers	196,720 92
Loans on stocks, bonds, and warrants	13,760 00	Interest collected	9,213 74
Loans on other securities	176,221 98	Profit and loss	6,105 75
Loans on personal security	179,907 21		
Money on hand	12,321 42		
Furniture and fixtures	2,000 00		
Expenses and taxes	1,474 49		
Total resources	\$498,713 14	Total liabilities	\$498,713 14

Examined by Commissioners Litchfield and White.

BANK OF WOODLAND.

[April 22, 1885.]

Resources.		Liabilities.	
Bank premises	\$15,000 00	Capital paid in coin	\$650,000 00
Other real estate	5,000 00	Reserve fund	50,000 00
Invested in stocks and bonds	174,437 50	Due depositors	270,289 07
Loans on real estate	518,772 68	Due banks and bankers	216,410 42
Loans on other securities	54,890 34	Rents and exchange	1,117 35
Loans on personal security	365,424 96	Profit and loss	41,178 66
Money on hand	57,599 77		
Due from banks and bankers	29,066 75		
Expenses and taxes	6,829 38		
Other assets	1,974 12		
Total resources	\$1,228,995 50	Total liabilities	\$1,228,995 50

Examined by Commissioners Litchfield and White.

BANK OF YOLO—WOODLAND.

[April 23, 1885.]

Resources.		Liabilities.	
Bank premises	\$6,665 60	Capital paid in coin	\$300,000 00
Loans on real estate	263,911 50	Due depositors	193,311 35
Loans on personal security	248,041 86	Due banks and bankers	64,578 51
Money on hand	35,406 10	Dividends unpaid	474 00
Due from banks and bankers	2,552 48	Interest collected	4,426 26
Furniture and fixtures	2,997 14	Rents and exchange	56 44
Expenses and taxes	1,371 88		
Other assets	1,900 00		
Total resources	\$562,846 56	Total liabilities	\$562,846 56

Examined by Commissioners Litchfield and White.

COMMISSIONERS' EXAMINATIONS

OF

SAN FRANCISCO BRANCHES OF FOREIGN BANKS,

FOR THE

YEAR ENDING JUNE 30, 1885.

SHOWING DATE OF EXAMINATION.

BRANCHES OF FOREIGN BANKS.

ANGLO-CALIFORNIAN BANK (LIMITED)—SAN FRANCISCO.

[February 14, 1885.]

Resources.		Liabilities.	
Bank building.....	\$95,852 56	Due London office.....	\$4,038,679 50
Other real estate.....	10,900 00	Due depositors.....	1,921,363 46
Stocks, bonds, and warrants.....	6,622 75	Due banks and bankers.....	857,902 44
Loans on real estate.....	285,742 30	Interest collected.....	19,679 29
Loans on stocks, bonds, and warrants.....	179,667 05	Rents and exchange, etc.....	7,448 70
Loans on other securities.....	135,452 23	Profit and loss.....	51,998 94
Loans on personal security.....	2,480,114 00	Other liabilities, suspense account.....	10,000 00
Money on hand.....	1,035,219 88		
Due from banks and bankers.....	841,606 81		
Furniture and fixtures.....	10,844 26		
Expenses and taxes.....	11,395 07		
Bullion on hand and in transitu.....	1,198,763 90		
Other assets, letters of credit, etc.....	614,891 52		
Total resources.....	\$6,907,072 33	Total liabilities.....	\$6,907,072 33

Examined by Commissioners Farnum, Litchfield, and White.

BANK OF BRITISH COLUMBIA—SAN FRANCISCO.

[July 9, 1884.]

Resources.		Liabilities.	
Loans on stocks, bonds, and warrants.....	\$132,078 78	Due head office.....	\$935,032 36
Loans on other securities.....	268,389 39	Due depositors.....	446,844 83
Loans on personal security (including overdrafts).....	661,874 47	Due banks and bankers.....	8,730 96
Money on hand.....	312,640 92	Interest collected.....	1,009 52
Due from banks and bankers.....	16,296 77	Rents and exchange.....	128 43
Expenses and taxes.....	828 99	Other liabilities.....	363 22
Total resources.....	\$1,392,109 32	Total liabilities.....	\$1,392,109 32

Examined by Commissioners Farnum and Litchfield.

BANK OF BRITISH COLUMBIA—SAN FRANCISCO.

[June 20, 1885.]

Resources.		Liabilities.	
Loans on stocks and bonds.....	\$452,345 70	Due head office.....	\$1,202,930 44
Loans on other securities.....	261,215 78	Due depositors.....	465,703 76
Loans on personal security.....	483,729 88	Due banks and bankers.....	494 70
Money on hand.....	466,290 38	Interest collected.....	13,845 92
Due from banks and bankers.....	20,764 12	Rents and exchange.....	5,542 82
Expenses and taxes.....	5,330 92	Profit and loss.....	1,159 14
Total resources.....	\$1,689,676 78	Total liabilities.....	\$1,689,676 78

Examined by Commissioners Litchfield and White.

BANK OF BRITISH NORTH AMERICA—SAN FRANCISCO.

[August 30, 1884.]

Resources.		Liabilities.	
Loans on stocks, bonds, and warrants.....	\$571,481 49	Capital paid in coin.....	\$934,738 11
Loans on other securities.....	140,774 26	Due depositors.....	328,868 62
Loans on personal security.....	220,794 55	Due banks and bankers.....	49,453 10
Money on hand.....	254,536 03	Interest collected.....	19,145 16
Due from banks and bankers.....	144,076 01	Rents and exchange.....	24,935 44
Furniture and fixtures.....	466 36		
Expenses and taxes.....	21,706 56		
Other assets.....	3,305 17		
Total resources.....	\$1,357,140 43	Total liabilities.....	\$1,357,140 43

Examined by Commissioners Farnum and Litchfield.

LONDON AND SAN FRANCISCO BANK (LIMITED)—SAN FRANCISCO.

[February 2, 1885.]

Resources.		Liabilities.	
Real estate.....	\$32,702 88	Due head office.....	\$2,655,781 72
Loans on real estate.....	62,940 30	Reserve fund.....	50,000 00
Loans on stocks, bonds, and warrants.....	254,831 36	Due depositors.....	1,449,641 69
Loans on other securities.....	420,808 71	Due banks and bankers.....	2,057 90
Loans on personal security.....	1,334,545 14	Interest collected.....	28,707 29
Money on hand.....	921,608 83	Other liabilities.....	4,788 42
Due from banks and bankers.....	727,908 22		
Expenses and taxes.....	33,577 10		
Other assets.....	402,054 48		
Total resources.....	\$4,190,977 02	Total liabilities.....	\$4,190,977 02

Examined by Commissioners Farnum, Litchfield, and White.

LONDON, PARIS, AND AMERICAN BANK (LIMITED)—SAN FRANCISCO.

[August 11, 1884.]

Resources.		Liabilities.	
Loans on real estate.....	\$170,721 82	Due head office.....	\$2,544,119 80
Loans on stocks, bonds, and warrants.....	119,026 24	Due depositors.....	1,230,057 81
Loans on other securities.....	527,707 90	Due banks and bankers.....	16,314 48
Loans on personal security.....	2,361,313 43	Interest collected.....	18,270 60
Money on hand.....	521,313 11	Rents and exchange.....	2,560 97
Due from banks and bankers.....	90,451 19		
Furniture and fixtures.....	3,500 00		
Expenses and taxes.....	9,857 03		
Other assets.....	7,432 94		
Total resources.....	\$3,811,323 66	Total liabilities.....	\$3,811,323 66

Examined by Commissioners Farnum and Litchfield.

STATISTICAL INFORMATION

FROM

NINETEEN SAVINGS BANKS.

FILED JANUARY 1, 1885.

STATISTICS.

STATISTICAL INFORMATION

Supplementary to the Report of the "California Savings and Loan Society, San Francisco," on the morning of January 1, 1885.

1. Number of deposit accounts open January 1, 1885	644
2. Number of deposit accounts opened during past year	264
3. Number of deposit accounts closed during past year	203
4. Amount deposited during the past year	\$743,480 04
5. Amount withdrawn during the past year	\$746,459 99
6. Amount of dividends or interest to depositors for past year	\$14,810 75
7. Rate per cent per annum of such dividends or interest {Term	4 ¹¹ / ₁₀₀ per cent.
8. Amount of dividends to stockholders for past year	{Ordinary
9. Rate per cent per annum of same on paid up capital	3 ⁷⁷ / ₁₀₀ per cent.
10. Amount added to reserve fund during past year	
11. Amount of gross earnings during past year	\$36,821 45
12. Amount of net earnings during past year	\$23,315 21
13. As of what date was an abstract made of balances due the depositors, as shown by depositor's ledger	Dec. 31, 1884.
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date	None.

STATISTICAL INFORMATION

Supplementary to the Report of the "French Savings and Loan Society, San Francisco," on the morning of January 1, 1885.

1. Number of deposit accounts open January 1, 1885	4,605
2. Number of deposit accounts opened during past year	441
3. Number of deposit accounts closed during past year	484
4. Amount deposited during the past year	\$1,008,830 21
5. Amount withdrawn during the past year	\$1,292,931 22
6. Amount of dividends or interest to depositors for past year	\$64,578 51
7. Rate per cent per annum of such dividends or interest—Ordinary	3 ⁴⁵ / ₁₀₀ per cent.
8. Amount of dividends to stockholders for past year	\$6,372 95
9. Rate per cent per annum of same on paid up capital	4 ³¹ / ₁₀₀ per cent.
10. Amount added to reserve fund during past year	\$3,403 19
11. Amount of gross earnings during past year	\$102,585 87
12. Amount of net earnings during past year	\$71,538 08
13. As of what date was an abstract made of balances due the depositors, as shown by depositor's ledger	Nov. 30, 1884.
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date	None.

STATISTICAL INFORMATION

Supplementary to the Report of the "Fresno Loan and Savings Bank," on the morning of January 1, 1885.

1. Number of deposit accounts open January 1, 1885.....	92
2. Number of deposit accounts opened during past year.....	151
3. Number of deposit accounts closed during past year.....	59
4. Amount deposited during the past year.....	\$80,434 15
5. Amount withdrawn during the past year.....	\$72,428 34
6. Amount of dividends or interest to depositors for past year.....	\$23 79
7. Rate per cent per annum of such dividends or interest—Term.....	6 per cent.
8. Amount of dividends to stockholders for past year.....	
9. Rate per cent per annum of same on paid up capital.....	
10. Amount added to reserve fund during past year.....	
11. Amount of gross earnings during past year.....	\$817 46
12. Amount of net earnings during past year.....	\$514 24
13. As of what date was an abstract made of balances due the depositors, as shown by depositor's ledger.....	
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date.....	

STATISTICAL INFORMATION

Supplementary to the Report of the "German Savings and Loan Society, San Francisco," on the morning of January 1, 1885.

1. Number of deposit accounts open January 1, 1885.....	14,160
2. Number of deposit accounts opened during past year.....	3,132
3. Number of deposit accounts closed during past year.....	2,231
4. Amount deposited during the past year.....	\$6,328,688 94
5. Amount withdrawn during the past year.....	\$5,720,058 11
6. Amount of dividends or interest to depositors for past year.....	\$418,502 51
7. Rate per cent per annum of such dividends or interest.....	<div> <div>Term.....</div> <div>Ordinary.....</div> <div>4 3/4 per cent.</div> <div>3 1/8 per cent.</div> </div>
8. Amount of dividends to stockholders for past year.....	\$40,000 00
9. Rate per cent per annum of same on paid up capital.....	13 1/2 per cent.
10. Amount added to reserve fund during past year.....	\$20,000 00
11. Amount of gross earnings during past year.....	\$613,943 28
12. Amount of net earnings during past year.....	\$489,041 18
13. As of what date was an abstract made of balances due the depositors, as shown by depositor's ledger.....	July 1, 1884.
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date.....	None.

STATISTICAL INFORMATION

Supplementary to the Report of the "Hibernia Savings and Loan Society, San Francisco," on the morning of January 1, 1885.

1. Number of deposit accounts open January 1, 1885.....	29,632
2. Number of deposit accounts opened during past year.....	8,809
3. Number of deposit accounts closed during past year.....	8,014
4. Amount deposited during the past year.....	\$6,876,564 41
5. Amount withdrawn during the past year.....	\$7,698,092 14
6. Amount of dividends or interest to depositors for past year.....	702,828 18
7. Rate per cent per annum of such dividends or interest—Ordinary.....	3½ per cent.
8. Amount of dividends to stockholders for past year.....	No st'k'rs.
9. Rate per cent per annum of same on paid up capital.....	No capital.
10. Amount added to reserve fund during past year.....	\$45,219 57
11. Amount of gross earnings during past year.....	\$916,543 56
12. Amount of net earnings during past year.....	\$748,047 75
13. As of what date was an abstract made of balances due the depositors, as shown by depositor's ledger.....	June 30, 1884.
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date.....	None.

STATISTICAL INFORMATION

Supplementary to the Report of the "Humboldt Savings and Loan Society, San Francisco," on the morning of January 1, 1885.

1.	Number of deposit accounts open January 1, 1885.....	2,791
2.	Number of deposit accounts opened during past year.....	438
3.	Number of deposit accounts closed during past year.....	356
4.	Amount deposited during the past year.....	\$1,324,361 40
5.	Amount withdrawn during the past year.....	\$1,272,286 60
6.	Amount of dividends or interest to depositors for past year.....	\$81,017 32
7.	Rate per cent per annum of such dividends or interest { Term.....	5 per cent.
	{ Ordinary.....	4 per cent.
8.	Amount of dividends to stockholders for past year.....	\$8,000 00
9.	Rate per cent per annum of same on paid up capital.....	10 per cent.
10.	Amount added to reserve fund during past year.....	\$2,000 00
11.	Amount of gross earnings during past year.....	\$131,053 10
12.	Amount of net earnings during past year.....	\$84,955 47
13.	As of what date was an abstract made of balances due the depositors, as shown by depositor's ledger.....	Dec. 31, 1884.
14.	What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date.....	None.

STATISTICAL INFORMATION

Supplementary to the Report of the "Los Angeles Savings Bank," on the morning of January 1, 1885.

1. Number of deposit accounts open June 30, 1884	None.
2. Number of deposit accounts opened during past six months	426
3. Number of deposit accounts closed during past six months	144
4. Amount deposited during the past six months	\$130,994 93
5. Amount withdrawn during the past six months	\$34,844 15
6. Amount of dividends or interest to depositors for past six months	\$891 06
7. Rate per cent per annum of such dividends or interest (Term	5 per cent.
(Ordinary	3 per cent.
8. Amount of dividends to stockholders for past six months	None.
9. Rate per cent per annum of same on paid up capital	None.
10. Amount added to reserve fund during past six months	\$2,237 69
11. Amount of gross earnings during past six months	None.
12. Amount of net earnings during past six months	None.
13. As of what date was an abstract made of balances due the depositors, as shown by depositor's ledger	Dec. 30, 1884.
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date	None.

STATISTICAL INFORMATION

Supplementary to the Report of the "Bank of Mendocino," on the morning of January 1, 1885.

1. Number of deposit accounts open January 1, 1885	478
2. Number of deposit accounts opened during past year	131
3. Number of deposit accounts closed during past year	201
4. Amount deposited during the past year, including dividends credited	\$177,489 80
5. Amount withdrawn during the past year	\$234,859 49
6. Amount of dividends or interest to depositors for past year	\$15,618 67
7. Rate per cent per annum of such dividends or interest—Ordinary	5 per cent.
8. Amount of dividends to stockholders for past year	No stock.
9. Rate per cent per annum of same on paid up capital	\$823 82
10. Amount added to reserve fund during past year	\$25,031 46
11. Amount of gross earnings during past year	\$15,794 38
12. Amount of net earnings during past year	
13. As of what date was an abstract made of balances due the depositors, as shown by depositor's ledger	June 30 and Dec. 31.
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date	\$1 02 June 30; \$12 20 Dec. 31.

STATISTICAL INFORMATION

Supplementary to the Report of the "Merced Security Savings Bank," on the morning of January 2, 1885.

1. Number of deposit accounts open January 2, 1885	355
2. Number of deposit accounts opened during past year	112
3. Number of deposit accounts closed during past year	209
4. Amount deposited during the past year	\$207,774 79
5. Amount withdrawn during the past year	\$310,525 48
6. Amount of dividends or interest to depositors for past year	\$13,984 07
7. Rate per cent per annum of such dividends or interest—Term	5 per cent.
8. Amount of dividends to stockholders for past year	\$2,250 00
9. Rate per cent per annum of same on paid up capital	5 per cent.
10. Amount added to reserve fund during past year	\$9,220 33
11. Amount of gross earnings during past year	\$37,241 77
12. Amount of net earnings during past year	\$10,738 59
13. As of what date was an abstract made of balances due the depositors, as shown by depositor's ledger	Dec. 31, 1884.
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date	None.

STATISTICAL INFORMATION

Supplementary to the Report of the "Oakland Bank of Savings," on the morning of January 1, 1885.

1. Number of deposit accounts open January 2, 1885	2,845
2. Number of deposit accounts opened during past year	1,001
3. Number of deposit accounts closed during past year	1,163
4. Amount deposited during the past year	\$787,410 00
5. Amount withdrawn during the past year	\$881,200 00
6. Amount of dividends or interest to depositors for past year	\$64,589 33
7. Rate per cent per annum of such dividends or interest—Term	4 1/2 per cent.
8. Amount of dividends to stockholders for past year	\$33,250 00
9. Rate per cent per annum of same on paid up capital	7 per cent.
10. Amount added to reserve fund during past year	
11. Amount of gross earnings during past year	\$137,015 78
12. Amount of net earnings during past year	\$101,566 88
13. As of what date was an abstract made of balances due the depositors, as shown by depositor's ledger	Jan. 1, 1885.
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date	None.

STATISTICAL INFORMATION

Supplementary to the Report of the "People's Savings Bank, Sacramento," on the morning of January 1, 1885.

1. Number of deposit accounts open January 1, 1885.....	400
2. Number of deposit accounts opened during past year.....	176
3. Number of deposit accounts closed during past year.....	133
4. Amount deposited during the past year.....	\$373,565 26
5. Amount withdrawn during the past year.....	\$391,495 00
6. Amount of dividends or interest to depositors for past year.....	\$10,221 08
7. Rate per cent per annum of such dividends or interest—Ordinary.....	4 $\frac{1}{2}$ per cent.
8. Amount of dividends to stockholders for past year.....	\$10,776 32
9. Rate per cent per annum of same on paid up capital.....	4 $\frac{1}{2}$ per cent.
10. Amount added to reserve fund during past year.....	\$3,901 69
11. Amount of gross earnings during past year.....	\$43,233 00
12. Amount of net earnings during past year.....	\$25,595 58
13. As of what date was an abstract made of balances due the depositors, as shown by depositor's ledger.....	Dec. 31, 1884.
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date.....	None.

STATISTICAL INFORMATION

Supplementary to the Report of the "San Francisco Savings Union," on the morning of January 2, 1885.

1. Number of deposit accounts open January 1, 1885.....	16,644
2. Number of deposit accounts opened during past year.....	3,504
3. Number of deposit accounts closed during past year.....	3,116
4. Amount deposited during the past year.....	\$6,528,999 58
5. Amount withdrawn during the past year.....	\$6,411,255 12
6. Amount of dividends or interest to depositors for past year.....	\$452,480 00
7. Rate per cent per annum of such dividends or interest {Term.....	4 $\frac{1}{2}$ per cent.
8. Amount of dividends to stockholders for past year.....	3 $\frac{1}{2}$ per cent.
9. Rate per cent per annum of same on paid up capital.....	\$48,000 00
10. Amount added to reserve fund during past year.....	12 per cent.
11. Amount of gross earnings during past year.....	\$8,422 84
12. Amount of net earnings during past year.....	\$669,697 42
13. As of what date was an abstract made of balances due the depositors, as shown by depositor's ledger.....	\$543,778 16
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date.....	July 1, 1884.
	None.

STATISTICAL INFORMATION

Supplementary to the Report of the "Savings and Loan Society, San Francisco," on the morning of January 1, 1885.

1. Number of deposit accounts open January 1, 1885.....	3,494
2. Number of deposit accounts opened during past year.....	817
3. Number of deposit accounts closed during past year.....	672
4. Amount deposited during the past year.....	\$1,161,778 53
5. Amount withdrawn during the past year.....	\$1,076,879 58
6. Amount of dividends or interest to depositors for past year.....	\$112,276 30
7. Rate per cent per annum of such dividends or interest—Ordinary (average).....	4 $\frac{1}{2}$ per cent.
8. Amount of dividends to stockholders for past year.....	\$50,000 00
9. Rate per cent per annum of same on paid up capital.....	10 per cent.
10. Amount added to reserve fund during past year.....	
11. Amount of gross earnings during past year.....	\$210,441 32
12. Amount of net earnings during past year.....	\$178,854 27
13. As of what date was an abstract made of balances due the depositors, as shown by depositor's ledger.....	
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date.....	

STATISTICAL INFORMATION

Supplementary to the Report of the "Santa Cruz Bank of Savings and Loan," on the morning of January 1, 1885.

1. Number of deposit accounts open January 1, 1885.....	424
2. Number of deposit accounts opened during past year.....	147
3. Number of deposit accounts closed during past year.....	129
4. Amount deposited during the past year.....	\$146,448 45
5. Amount withdrawn during the past year.....	\$139,175 40
6. Amount of dividends or interest to depositors for past year.....	4,914 40
7. Rate per cent per annum of such dividends or interest {Term—One half year, ending June 30, 1884.....	3 per cent.
8. Amount of dividends to stockholders for past year.....	Term—One half year, ending Dec. 31, 1884.....
9. Rate per cent per annum of same on paid up capital.....	4 per cent.
10. Amount added to reserve fund during past year.....	
11. Amount of gross earnings during past year.....	\$3,700 00
12. Amount of net earnings during past year.....	\$14,666 91
13. As of what date was an abstract made of balances due the depositors, as shown by depositor's ledger.....	\$4,924 84
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date.....	

STATISTICAL INFORMATION

Supplementary to the Report of the "Security Savings Bank, San Francisco," on the morning of January 1, 1885.

1. Number of deposit accounts open January 1, 1885	1,203
2. Number of deposit accounts opened during past year	217
3. Number of deposit accounts closed during past year	216
4. Amount deposited during the past year	\$583,517 82
5. Amount withdrawn during the past year	\$564,821 75
6. Amount of dividends or interest to depositors for past year	\$52,757 08
7. Rate per cent per annum of such dividends or interest { Term	4 per cent.
8. Amount of dividends to stockholders for past year	3½ per cent.
9. Rate per cent per annum of same on paid up capital	\$10,500 00
10. Amount added to reserve fund during past year	7 per cent.
11. Amount of gross earnings during past year	No fund.
12. Amount of net earnings during past year	\$88,340 18
13. As of what date was an abstract made of balances due the depositors, as shown by depositor's ledger	\$65,206 42
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date	Dec. 31, 1884.
	None.

STATISTICAL INFORMATION

Supplementary to the Report of the "Stockton Savings and Loan Society," on the morning of January 1, 1885.

1. Number of deposit accounts open January 1, 1885	1,465
2. Number of deposit accounts opened during past year	391
3. Number of deposit accounts closed during past year	496
4. Amount deposited during the past year	\$377,806 20
5. Amount withdrawn during the past year	\$576,380 84
6. Amount of dividends or interest to depositors for past year	\$46,916 49
7. Rate per cent per annum of such dividends or interest—Term	4@5 per cent.
8. Amount of dividends to stockholders for past year	\$50,000 00
9. Rate per cent per annum of same on paid up capital	10 per cent.
10. Amount added to reserve fund during past year	\$4,377 00
11. Amount of gross earnings during past year	\$168,517 83
12. Amount of net earnings during past year	\$87,267 94
13. As of what date was an abstract made of balances due the depositors, as shown by depositor's ledger: Term deposits	Sept. 1, 1884.
Commercial deposits	Dec. 31, 1884.
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date	

STATISTICAL INFORMATION

Supplementary to the Report of the "Stockton Savings Bank," on the morning of January 1, 1885.

1. Number of deposit accounts open January 1, 1885	105
2. Number of deposit accounts opened during past year	69
3. Number of deposit accounts closed during past year	62
4. Amount deposited during the past year	\$44,121 77
5. Amount withdrawn during the past year	\$54,294 62
6. Amount of dividends or interest to depositors for past year	\$2,204 22
7. Rate per cent per annum of such dividends or interest—Term	5 per cent.
8. Amount of dividends to stockholders for past year	
9. Rate per cent per annum of same on paid up capital	
10. Amount added to reserve fund during past year	
11. Amount of gross earnings during past year	\$40,929 77
12. Amount of net earnings during past year	\$35,258 20
13. As of what date was an abstract made of balances due the depositors, as shown by depositor's ledger	Dec. 31, 1884.
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date	None.

STATISTICAL INFORMATION

Supplementary to the Report of the "Union Savings Bank, Oakland," on the morning of January 1, 1885.

1. Number of deposit accounts open January 1, 1885	2,918
2. Number of deposit accounts opened during past year	739
3. Number of deposit accounts closed during past year	722
4. Amount deposited during the past year	\$894,267 12
5. Amount withdrawn during the past year	\$932,081 36
6. Amount of dividends or interest to depositors for past year	\$69,101 53
7. Rate per cent per annum of such dividends or interest { Term	4½ per cent.
8. Amount of dividends to stockholders for past year	3 per cent.
9. Rate per cent per annum of same on paid up capital	8 per cent.
10. Amount added to reserve fund during past year	None.
11. Amount of gross earnings during past year	\$123,723 96
12. Amount of net earnings during past year	\$85,101 53
13. As of what date was an abstract made of balances due the depositors, as shown by depositor's ledger	Sept. 23, 1884.
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date	None.

STATISTICAL INFORMATION

Supplementary to the Report of the "Vallejo Savings and Commercial Bank," on the morning of January 1, 1885.

1. Number of deposit accounts open January 1, 1885	98
2. Number of deposit accounts opened during past year	47
3. Number of deposit accounts closed during past year	29
4. Amount deposited during the past year	\$28,154 05
5. Amount withdrawn during the past year	\$13,864 61
6. Amount of dividends or interest to depositors for past year	\$1,214 45
7. Rate per cent per annum of such dividends or interest	4 per cent.
	{Term
	{Ordinary
8. Amount of dividends to stockholders for past year	None.
9. Rate per cent per annum of same on paid up capital	None.
10. Amount added to reserve fund during past year	\$259 61
11. Amount of gross earnings during past year	\$12,426 51
12. Amount of net earnings during past year	\$5,493 51
13. As of what date was an abstract made of balances due the depositors, as shown by depositor's ledger	Dec. 31, 1884.
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date.	None.

SEMI-ANNUAL TABULAR STATEMENTS

OF THE

Active Savings and Commercial Banks of California,

JANUARY 1 AND JULY 1, 1885.

Bank	10,074 60	432 43		332,860 78		\$12,066 80		12,016 40	15,367 40	2,182 81	384,981 28	43,000 00	24,906 78	513,074 50
amamento)	105,000 00	93,290 88	698,986 05	869,985 05	\$98,623 24	15,641 26	\$179,830 22	138,406 10	89,936 40	17,000 00	2,396,708 15	475,000 00	25,000 00	1,806,708 15
and Loan	6,000 00	4,343 15	433,678 52	433,678 52				28,123 35	9,030 36	10,741 61	497,130 99	225,237 10	33,408 80	235,445 32
		22,700 00	10,960 00	158,450 00				11,236 80		1,900 00	211,246 80	20,000 00	8,506 45	182,740 35
Society		4,861 28		1,187,927 20	69,309 00	40,597 00	496,700 24	128,950 06	51,901 11	108,585 38	2,088,831 27	500,000 00	152,634 55	1,303,471 34
				242,733 06	4,486 61		286,121 91	388,610 53	68,291 38	17,639 02	1,007,783 41	300,000 00	56,568 64	651,214 77
and)	60,000 00	72,683 24	92,733 75	1,594,017 06	26,300 00		17,925 00	28,429 08	119,587 71	2,049 64	2,013,725 48	200,000 00	100,000 00	1,703,336 38
cial Bank		16,630 00	500 00	111,855 00	5,400 00	7,203 90		28,424 65	15,802 34	8,510 40	104,326 29	67,238 63	4,200 94	117,363 42
Banks	\$192,069 70	\$223,783 96	\$828,399 80	\$5,304,999 17	\$204,118 85	\$75,498 56	\$980,577 37	\$774,850 49	\$405,678 01	\$179,058 54	\$9,169,034 85	\$1,870,575 73	\$424,517 87	\$6,717,949 38
savings Banks, as above	483,605 79	3,541,131 79	15,074,326 04	29,499,584 32	5,690,273 50	25,415 90	175,000 00	1,125,678 97	300,400 25	247,703 08	56,172,119 34	1,650,855 55	1,890,824 92	52,424,681 01
s Banks of California	\$675,675 59	\$3,764,915 75	\$15,902,725 84	\$34,804,583 49	\$5,894,392 35	\$100,914 46	\$1,155,577 37	\$1,900,529 46	\$715,078 26	\$426,761 62	\$65,341,154 19	\$3,521,430 73	\$2,315,342 79	\$50,142,630 39

SEMI-ANNUAL TABULAR STATEMENT

Showing the financial condition of the Commercial Banks of California on the first day of January, 1885, as reported to the Bank Commissioners.

THE BANKS.	RESOURCES.										Total of Assets and Liabilities.	LIABILITIES.		
	Bank Premises.	Real Estate Taken for Debt.	Invested in Stocks, Bonds, and Warrants.	Loans on Real Estate.	Loans on Stocks, Bonds, and Warrants.	Loans on other Securities.	Loans on Personal Security.	Money on Hand.	Due from Banks and Bankers.	Other Assets.		Capital Paid up.	Reserve, and Profit and Loss.	Due Depositors.
	\$3,500 00	\$9,131 29	\$1,000 00	\$11,995 00			\$31,805 90	\$10,584 92	\$5,643 71	\$2,800 00	\$76,460 82	\$20,000 00	\$5,237 57	\$50,543 03
	13,270 00		4,227 93	16,749 00			51,877 57	7,312 15	10,428 44	4,692 93	108,558 02	46,000 00	3,576 33	53,592 84
co)	30,000 00		57,584 64	151,800 00		\$141,027 00	370,655 46	36,775 95		2,255 40	790,098 45	250,000 00	49,341 54	191,157 32
(San Francisco)	250,000 00	421,055 52	1,042,544 25	518,119 17	\$840,215 07	876,455 03	4,241,164 22	1,596,369 41	1,582,921 36	135,053 10	11,503,897 13	3,000,000 00	1,826,155 25	6,350,807 51
amento)			7,829 13	139,877 00	32,000 00	82,100 00	458,510 38	113,120 08	67,166 58	2,576 30	903,179 47	150,000 00	50,000 00	523,658 67
Trust Co. (San Francisco)	800,000 00				260,483 60	32,250 00		24,030 08	5,481 19	1,475 76	1,123,720 63	899,805 50	29,449 96	193,700 75
	13,000 00	2,058 82	27,593 75	101,889 23	5,498 01	17,074 33	122,477 59	37,003 12	7,446 25	4,363 40	338,404 50	100,000 00	60,278 87	111,866 12
	5,000 00	2,900 00	31,440 74	38,410 80	1,287 68	5,850 92	40,173 15	17,657 76	9,791 44	6,340 85	158,862 34	30,000 00	15,235 18	107,676 93
Commercial Company	8,500 00			11,458 94	1,000 00	1,797 49	56,095 81	9,034 70	1,767 77	5,447 74	95,102 45	50,000 00	3,535 03	40,981 29
	21,000 00	16,439 49	7,887 15	457,908 36	244,080 58	246,770 10	79,676 87	98,214 40	32,430 87	1,204,407 82	500,000 00	110,721 25	592,001 37	592,001 37
nk (San José)	75,759 32	105,142 72	391,537 61	391,537 61	28,900 00	30,617 41	238,901 89	70,609 43	49,040 20	12,412 04	1,002,920 62	300,000 00	167,553 07	528,022 93
Ana	15,000 00	12,681 15	40,700 00	40,700 00			60,254 30	18,501 24	7,763 94	3,349 32	158,249 95	50,000 00	8,064 78	100,185 15
	7,000 00	21,418 03	34 91	198,988 34			164,157 27	10,779 45		7,032 42	409,415 42	223,100 00	31,000 00	67,991 22
d	6,463 30			5,600 00	200 00	7,800 00	117,368 11	7,885 90		2,630 63	147,947 94	38,375 00	7,838 98	62,910 58
San Bernardino)	4,167 57		7,152 78	43,435 28	2,000 00		114,149 37	24,596 66	41,631 51	6,414 61	243,547 78	50,000 00	20,916 63	172,631 15
nk (Healdsburg)	9,000 00	17,086 13	4,123 41	85,400 00			103,733 00	6,013 45	142 32		225,498 31	84,460 00	14,682 30	88,996 61
nk (Los Angeles)		21,317 26	407,031 48	234,300 00	95,550 00	19,270 00	705,951 11	482,088 88	63,949 79	23,472 39	2,052,930 91	200,000 00	392,781 85	1,458,004 06
Report)	15,000 00		2,054 10	81,686 16		1,000 00	39,338 03	54,028 40	2,258 27	14,036 09	209,401 05	65,020 00	22,254 48	122,126 57
	7,850 00		2,882 97	42,663 54	1,401 20	3,041 39	90,659 91	21,493 90	11,640 05	7,179 62	188,812 58	60,000 00	3,468 04	108,355 64
o)	6,109 04		9,221 29	58,135 00	2,646 40	3,600 00	117,101 58	33,542 78	8,146 94	5,224 34	243,727 37	75,000 00	1,099 02	126,746 33
a (San Francisco)	127,870 00	102,783 04	92,219 29	92,219 29	11,446 00	1,580,681 97	77,068 60	115,236 26	6,650 07	6,500 00	2,120,764 39	646,400 00	16,121 75	346,308 30
		3,124 36	3,102 21	70,299 69		3,341 12	71,798 67	19,911 35	13,600 98	7,047 50	192,225 88	68,000 00	11,504 27	108,130 22
	21,108 32	94 40		137,604 92	1,412 40	3,100 00	83,351 79	26,299 24		12,932 60	285,903 67	85,600 00	26,653 94	126,118 68
	4,000 00	3,623 66		192,638 17	3,497 00		28,858 66	22,857 59	166 82	2,000 00	541,593 22	227,000 00	49,457 30	241,411 35
ereka)	11,605 99	2,159 13		114,318 48	14,200 00	95,951 32	76,852 16	37,909 99	7,331 99	11,483 67	275,861 41	60,000 00	24,803 99	186,663 92
	2,771 71	17,898 86	11,162 28	40,312 50			112,834 09	21,216 16	394 71	6,174 98	212,764 75	53,000 00	22,824 98	134,752 76
	9,000 00		1,785 87	8,998 34			340 31	8,998 34		13,291 13	43,740 00	43,740 00	8,219 23	541 87
	3,000 00	1,660 64		1,434 38	4,447 20	14,005 40	8,757 22	6,776 27	6,559 91	1,000 00	48,541 02	12,500 00	12,500 00	19,193 11
(Los Angeles)		17,000 00		250,303 76			195,812 92	69,481 60	18,540 86	2,877 28	553,816 42	100,000 00	122,076 07	317,142 24
	5,000 00	1,710 36	74 00	10,521 00			21,640 47	2,250 50	2,598 67	4,095 29	41,179 83	14,000 00		23,017 63
			5,634 41	93,670 76		3,580 00	166,055 67	23,446 25	9,893 26	15,492 26	324,482 97	100,000 00	69,857 85	164,625 12
Mendocino)			93 01	20,787 36			29,082 65	13,000 00	4,203 97	9,656 61	76,823 60	30,000 00	5,266 64	41,556 96
	10,000 00	26,648 90	1,104 90	23,989 65	716 67	17,558 89	31,514 68	15,716 02	1,973 67	1,500 00	130,723 38	43,275 00	4,819 54	82,628 84
	2,000 00	1,541 19	15,770 91	289,230 85	2,046 35	24,140 00	132,183 96	20,279 92		1,000 00	488,193 18	175,000 00	92,156 43	207,222 69
	3,750 00	1,000 00		709 65	14,124 01		12,041 79	9,450 67		1,000 00	8,601 00	20,000 00	12,098 81	21,561 10
	16,000 00	32,104 74	17,251 90	108,641 10	63,320 65	15,607 62	110,227 64	21,534 81	24,099 49	9,224 37	418,012 41	186,300 00	80,628 47	147,063 17
asco)	400,000 00	42,995 57	616,451 20	470,253 86	5,029,263 63	2,622,414 42	4,759,155 53	893,649 08	4,665,141 03	170,797 76	19,670,152 08	3,000,000 00	3,082,951 16	6,844,684 11
	150,000 00	20,479 99	35,974 65	115,982 89	191,837 15	380,268 60	1,709,819 78	590,398 31	242,145 77	2,912 06	3,439,819 29	1,000,000 00	530,896 06	1,818,906 29
	5,500 00	2,750 00	4,000 00	143,660 00			209,368 00	16,830 46	712 50	1,500 00	384,322 96	100,000 00	50,335 17	201,189 27
				17,500 00	3,500 00		17,143 60	7,827 12	2,802 91	1,940 00	50,713 63	20,000 00	162 13	30,290 51
	3,525 00		160 00	10,487 13		3,292 80	19,137 92	8,328 76	4,301 41	2,492 88	51,785 90	12,500 00	612 67	38,673 23
(to)	20,000 00	36,345 82	100 00	2,136,836 97			121,391 02	24,725 16	24,725 16	17,716 91	2,357,115 88	150,000 00	23,941 60	2,020,465 66
	13,000 00	52,030 23	11,925 06	146,775 79		140,499 97	176,390 24	30,464 61	36,436 73	9,343 93	616,866 56	300,000 00	37,186 35	254,312 63
(Santa Clara)		1,000 00	28,977 60	141,402 24		92,688 03	130,191 81	8,365 86		175 00	402,800 54	135,000 00	58,591 58	150,131 65
(Santa Cruz)	6,000 00	36,145 00	15,635 08	96,586 00			33,624 63	22,061 16	29,474 09	1,000 00	240,995 96	80,000 00	14,503 29	146,402 67
tockton)		190 05		176,452 90	275 00	2,250 00	118,898 24	43,891 99	17,476 14	11,717 63	371,151 95	158,580 00	48,220 95	163,645 00
	120,000 00	11,635 30	132,030 38	290,908 89	70,500 00	6,775 00	147,177 14	71,487 45	18,708 14	21,298 67	890,520 97	205,625 00	133,656 96	521,038 01
	17,500 00	49,068 95	8,514 87	120,690 00			320,106 46	42,504 52	2,563 73	2,221 66	563,130 19	100,000 00	93,906 94	308,777 39
	11,209 15	38,317 28	1,898 47	289,695 75		115,326 09	213,541 74	71,262 33	3,458 39	43,567 37	788,276 48	300,000 00	107,253 39	309,091 88
	10,629 25	6,830 23	8,726 55	207,202 50	50,740 00	10,000 00	191,027 47	38,365 53	907 20	3,124 93	524,553 66	150,000 00	30,601 03	322,553 70
(dding)			16,622 28	16,647 00		1,195 00	12,479 52	9,987 99		3,896 27	60,828 06	13,200 00	1,128 60	38,159 25
(ka)			923 85	107,211 48	2,561 25	6,286 77	82,802 13	27,151 23	12,052 91	4,755 95	243,345 07	60,000 00	10,117 61	173,227 46
	18,000 00		12,000 00	299,479 90			183,486 01	43,316 06	613 50	2,000 00	558,895 47	300,000 00	32,820 80	177,891 98
(aluma)		1,109 59		74,399 00			20,572 23	9,328 85	10,830 47	6,534 82	123,074 96	51,100 00	19,583 37	42,625 03
na)	10,600 00		65 00	43,600 00	9,325 00		59,095 25	7,668 29		4,879 71	135,233 25	80,000 00	3,656 77	37,549 77

Bank	10,074 60	432 43	2,564 20	335,315 24	\$1,513 75	\$12,224 00	6,385 80	52,356 47	2,187 31	423,043 80	60,000 00	15,125 95	345,900
gs	105,000 00	82,420 02	756,349 58	950,532 81	111,450 00	16,451 54	101,829 33	42,574 43	1,500 00	2,400,594 59	475,000 00	25,000 00	1,893,594
Sacramento)		4,552 65	11,220 00	409,687 83			18,948 27	2,929 09	7,326 31	454,064 15	225,237 10	31,852 63	104,638
ings and Loan	6,000 00	23,950 00	10,960 00	137,625 00			18,399 45		1,500 00	198,434 45	20,000 00	9,422 15	169,012
ank of Savings	225,000 00		14,617 00	43,300 00	400 00		59,751 96	51,210 45	1,841 53	412,857 79	300,000 00	8,643 85	101,194
ern California (Los Angeles)				44,600 00			4,484 54	4,515 18	4,364 32	57,964 04	10,000 00	724 42	47,239
Loan Society		90,924 85		1,119,731 95	69,951 25	9,927 95	511,901 72	80,795 87	12,706 73	101,181 69	500,000 00	177,265 11	1,159,903
akland)	60,000 00	79,613 24	56,733 75	311,959 96	4,163 28		195,785 30	119,957 38	17,605 33	673,165 11	300,000 00	63,700 59	309,236
Commercial Bank		16,918 27	522 10	1,603,510 50	29,200 00		17,925 00	21,745 82	95,491 98	1,965,767 25	200,000 00	101,247 21	1,639,582
				116,952 00	12,706 20	7,255 45		13,892 79	19,100 49	5,403 86	70,000 00	1,439 57	112,147
ings Banks	\$419,809 43	\$307,619 09	\$852,969 63	\$5,457,649 93	\$229,384 48	\$45,858 94	\$1,017,850 86	\$418,707 19	\$322,626 77	\$164,388 86	\$9,236,865 18	\$2,200,237 10	\$454,379 22
eco Savings Banks, as above.	478,605 89	3,164,110 81	13,803,548 08	31,446,311 16	5,501,890 50	17,216 50	270,000 00	1,341,916 86	453,018 62	159,585 02	56,636,204 04	1,651,200 00	2,067,210 36
Savings Banks of California.	\$898,415 32	\$3,471,729 90	\$14,656,517 71	\$36,903,961 09	\$5,731,274 98	\$63,075 44	\$1,287,850 86	\$1,760,624 05	\$775,645 39	\$323,974 48	\$65,873,069 22	\$3,851,437 10	\$2,521,589 58
													\$58,943,902

SEMI-ANNUAL TABULAR STATEMENT

Showing the financial condition of the Commercial Banks of California on the first day of July, 1885, as reported to the Bank Commissioners.

OF THE BANKS.	RESOURCES.										Total of Assets and Liabilities.	LIABILITIES.		
	Bank Premises.	Real Estate Taken for Debt.	Invested in Stocks, Bonds, and Warrants.	Loans on Real Estate.	Loans on Stocks, Bonds, and Warrants.	Loans on other Securities.	Loans on Personal Security.	Money on Hand.	Due from Banks and Bankers.	Other Assets.		Capital Paid up.	Reserve, and Profit and Loss.	Due Deposits.
	\$4,250 00	\$9,564 20		\$12,325 00			\$29,748 52	\$6,080 23	\$15,650 26	\$2,050 00	\$79,668 21	\$20,000 00	\$6,735 58	\$52,932
(Chico).	13,270 00		\$2,563 53	19,189 98			45,011 53	4,451 05	7,159 94	6,304 61	97,950 64	46,000 00	3,969 95	39,782
	30,000 00		51,964 52	142,930 00		\$91,565 00	296,284 19	34,610 25	1,880 21	3,477 63	652,711 80	250,000 00	64,271 01	155,243
n Francisco)	250,000 00	431,908 95	675,719 95	428,558 00	\$1,070,655 49	655,527 14	3,828,946 92	1,923,488 40	1,353,126 30	119,701 53	10,737,632 68	3,000,000 00	1,853,133 15	5,828,391
acramento)			5,341 27	184,349 54	15,349 26	24,162 78	358,488 83	134,726 65	189,019 30	4,888 73	916,306 36	150,000 00	65,000 00	680,976
and Trust Co. (San Francisco).	800,000 00		43,193 89	264,402 47	19,950 00		26,581 50	12,491 17		1,738 34	1,168,357 37	899,980 50	25,390 28	240,010
	13,000 00	2,133 82	27,999 49	111,427 63	1,955 00	11,334 19	97,845 08	29,855 45	650 93	2,836 87	298,938 66	100,000 00	52,115 60	108,391
City).	5,000 00	3,950 00	27,023 81	34,212 00	400 00	6,750 00	29,234 47	35,483 04	33,433 69	4,764 32	180,250 83	30,000 00	17,369 66	132,570
Commercial Company	8,500 00			5,300 00	3,298 12		56,476 15	9,047 50	4,669 98	1,553 00	88,844 75	55,000 00	3,359 75	30,367
olusa)	21,000 00	22,718 98	964 50	474,133 19		158,674 58	310,007 28	60,152 15		55,231 28	1,102,881 96	500,000 00	97,404 79	424,913
s Bank of San José.	49,259 32	21,535 25	410,132 89	410,132 89	22,695 00	17,768 69	297,545 49	32,148 60	123,616 48	4,000 00	978,701 72	300,000 00	172,551 98	498,987
anta Ana.	15,000 00	400 00	23,372 20	31,910 00			63,296 43	17,192 82	9,994 27	2,401 77	163,567 49	50,000 00	11,025 74	102,541
	7,000 00	21,418 03		175,813 34			166,104 55	6,272 05		13,972 20	390,580 17	223,100 00	32,754 20	66,564
atland	6,463 30			39,850 92	50 00		90,623 40	5,615 77		1,961 45	144,454 84	38,375 00	11,287 56	57,766
nk (San Bernardino).	4,167 57		2,200 43	41,424 62	10,400 00		127,544 65	22,980 30	84,454 15	5,844 09	299,081 81	50,000 00	25,937 47	221,631
s' Bank (Healdsburg).	9,000 00	17,096 13		47,000 00			74,878 51	10,117 71			178,855 74	84,480 00	18,791 61	66,396
s' Bank (Los Angeles)		36,282 26	397,186 81	242,400 00	105,350 00	5,800 00	666,340 75	338,971 90	139,182 23	4,000 00	2,017,513 95	200,000 00	418,319 24	1,396,949
(Lakeport)	15,000 00			72,805 98		1,000 00	35,531 94	28,720 74	3,312 33	16,444 20	712,815 19	65,020 00	26,163 29	72,400
	7,850 00		50 00	48,649 59	643 00	7,160 39	98,354 34	20,269 45	294 30	4,943 74	188,214 81	70,000 00	5,077 32	93,653
ornia (San Francisco)		102,545 04		119,500 00	29,500 00	677,343 04	243,192 33	95,087 24	3,671 14	18,972 13	1,289,810 92	646,640 00	6,686 41	364,184
		3,000 00		72,809 65			66,798 86	15,437 98	10,061 70	8,718 91	176,622 16	68,000 00	13,401 64	91,820
		20,816 41		128,979 37		3,328 27	79,993 88	10,682 59	113 70	4,920 96	248,835 18	85,600 00	17,424 97	72,332
(Eureka)	8,000 00	4,000 00	300 00	194,746 00		113,071 74	147,340 31	18,248 20	412 30	4,153 80	490,272 35	250,000 00	38,182 70	153,355
		9,916 44		109,293 00	4,344 70		75,425 83	27,139 30	2,171 26	10,511 68	238,802 21	60,000 00	30,618 70	130,688
ersfield).	2,700 00	17,824 17	1,285 63	36,493 00			122,824 71	14,777 43	573 67	7,171 79	203,650 40	53,000 00	26,539 86	99,109
t)	9,000 00			13,834 70			18,496 82	270 93	1,300 00	8,725 90	43,740 00	6,680 60	328	328
	1,000 00	1,860 64			4,447 20	11,807 44	27,082 49	9,913 03		1,182 68	57,093 38	12,500 00	12,500 00	23,069
nk (Los Angeles)		15,000 00		223,796 43			183,486 80	57,009 94	40,112 97	2,141 23	521,547 37	100,000 00	116,014 22	304,503
			81 25	7,061 01			27,805 15	9,332 50	13,023 31	5,982 94	63,286 15	14,000 00	634 03	34,207
	5,000 00	1,502 92	120 00	186,219 81		17,885 27	181,746 97	21,435 52	8,085 20	18,954 36	440,950 05	100,000 00	74,016 80	266,933
nk (Mendocino).				22,958 11			30,257 73	10,117 45	11,300 63	700 00	75,333 82	30,000 00	4,550 77	40,783
	10,000 00	26,648 90	1,349 72	18,912 73		20,190 17	42,097 52	13,452 39	2,212 53	1,500 00	136,363 96	42,225 00	7,143 28	76,433
	2,000 00	1,641 19	618 31	232,722 35		24,400 00	132,851 92	9,699 99		1,000 00	404,733 76	175,000 00	104,628 51	78,023
die)	2,000 00			350 00	17,209 38		12,204 76	7,167 40	669 56	4,291 35	43,892 45	20,000 00	7,662 23	12,295
San Francisco)	16,000 00	30,558 64	14,044 75	129,467 03	81,674 60	7,563 57	83,394 94	22,189 49	1,479 63		386,372 65	186,300 00	73,001 27	108,496
San Francisco)				476,900 69	2,372,512 30	1,237,087 14	3,115,325 36	1,452,657 75	1,958,426 81		10,612,910 05	3,000,000 00	1,404,363 32	4,246,131
isco)	150,000 00	19,538 73	32,704 65	109,253 44	224,520 00	239,095 77	1,768,219 20	846,061 57	216,681 31	3,259 19	3,609,333 86	1,000,000 00	510,498 78	1,910,665
na).		5,600 00	3,000 00	15,900 00	775 00		34,946 14	10,870 61	32,728 50	3,685 39	98,305 54	10,000 00	1,945 94	86,550
		2,750 00		142,530 00		1,420 00	245,385 38	566 15	1,500 00		415,736 20	100,000 00	53,513 29	260,778
				17,325 00	7,100 00		15,926 63	10,349 41	5,192 11	1,847 50	57,740 55	20,000 00	335 36	37,405
omona)	4,170 00			8,900 33	26,234 55		26,234 55	7,516 13	7,085 89	3,807 16	57,714 06	12,500 00	3,037 77	42,176
pany (Riverside)	14,202 48		13,100 00	57,408 00	11,835 63		100,459 83	3,445 74	3,866 25	204,417 93	204,417 93	107,000 00		92,018
amento)	20,000 00	37,726 67	100 00	2,044,818 57			190,905 12	12,394 70	17,639 00	2,323,580 15	2,323,580 15	200,000 00	91,945 56	1,965,521
	13,000 00	64,356 67	618 65	150,279 85		62,874 10	143,542 01	24,743 92	125,737 27	5,238 80	590,391 27	300,000 00	47,018 75	234,827
nk of (Santa Clara)		17,311 60		99,597 12		82,805 64	127,095 68	26,108 49	2,146 04	175 00	355,239 47	135,000 00	59,800 03	145,970
nk of (Santa Cruz)	6,000 00	34,770 00	1,268 00	62,573 34	700 00	73,636 88	38,905 41	28,355 35	1,000 00	247,558 98	247,558 98	80,000 00	16,431 84	150,496
nk (Stockton)		190 05		179,100 00	275 00	750 00	113,086 80	48,748 79	3,866 82	15,818 98	361,834 44	158,580 00	38,798 30	146,220
	120,000 00	9,501 3	148,063 64	193,056 60	70,900 00	17,150 00	226,001 02	95,667 49	78,998 22	7,485 02	866,823 29	205,625 00	125,519 91	524,215
	17,500 00	48,408 83	3,663 82	151,197 85	20,936 40		214,754 65	20,936 40	497 61	1,777 75	457,736 91	100,000 00	104,093 48	192,699
	11,209 15	35,018 72		249,539 52		110,900 00	208,725 94	34,940 25	2,631 40	30,011 00	682,975 98	300,000 00	77,318 47	261,303

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OF THE

BOARD OF BANK COMMISSIONERS

OF THE

STATE OF CALIFORNIA

TO

His Excellency the Governor and the Honorable the Legislature of
the State of California.

AUGUST 10, 1886.



SACRAMENTO:

STATE OFFICE.....JAMES J. AYERS, SUPT. STATE PRINTING.

1886.

REPORT

OFFICE OF THE BOARD OF BANK COMMISSIONERS, }
SAN FRANCISCO, August 10, 1886. }

To his Excellency GEORGE STONEMAN, Governor, and the honorable the Legislature of the State of California:

We herewith respectfully submit the eighth annual report of this Commission, and urgently ask for it your careful and best consideration. We speak thus earnestly, for this Board has now been in existence for nine years, and has every year made the annual report required, showing the condition of all the banks under its charge, and giving in detail the action of the Commission in the performance of the important duties confided to it by law. In all these reports the Commissioners have over and over, pointed out the necessity of some additional legislation which their experience suggested to them would greatly add to the usefulness and efficiency of the Commission, and which they believed would meet with the decided approbation of the public, and of all interested in banking.

Yet, so far, not the least notice has been taken of their reports, or of any suggestion made in those reports, by the Executive of the State, or by the Legislature to which the reports were submitted. Why should this be so? Surely the welfare and proper conduct of the banks of the State is a most important matter to all classes of our people, and important above all other classes to the working and struggling portion of our community. This will be clearly manifest when it is found that a glance at our report reveals the fact that the twenty-two savings banks under our charge to-day, hold in their keeping nearly sixty-three millions of dollars, almost wholly the hard earnings of the working people, while the deposits in the seventy-four commercial banks under our charge reach only about forty and a half millions. The fact of the existence of this Commission has undoubtedly given confidence to the depositors in savings banks that their precious earnings will be well watched and guarded. This great trust in the zeal, honesty, and honor of the Commissioners is never forgotten by them, and fills them with anxiety to perform the duties of their position to the very best of their ability, and in such a manner as to fully meet the expectations of those who rely on them for protection against loss. The activity and zeal of the Commissioners in their never-ending work, not only in the City of San Francisco but in all parts of the State in the examination of banks, does not go unnoticed by the people, and we feel sure that thus far the Commission has had the entire confidence of the public, and it is the ambition of this Board as now organized, that it shall in the future lose none of its past reputation in these respects.

The safety of depositors, whether in savings or commercial banks, is our greatest care, while the safety of the stockholders is never in any manner overlooked, and only comes second to that of the depositors.

LEGISLATION.

The bankers of the State are generally nervous and uneasy when the Legislature undertakes to change or reenact laws for their government and conduct. This is not surprising, for past experience shows that many very unwise and even mischievous attempts have been made in this direction. The experience acquired by the workings of this Commission shows that its creation has made the enactment of laws of an arbitrary character, intended of themselves to control the conduct and management of banks by unswerving iron rules, to be entirely unnecessary. The extent of the legislation the experience of the Commissioners has induced them to ask for, is in fact trifling, but nevertheless most important in giving much more usefulness to the Commission, and their suggestions will undoubtedly meet the approval of the leading bankers of the State.

We will not in this report name in detail the legislation needed, as the Commissioners have done in so many former annual reports, for to do so might be idle; but we respectfully suggest that a select committee be appointed on "Banks and Banking," in each branch of the Legislature, and that the Bank Commissioners be invited to come before the joint session of these committees, and be permitted to explain fully what seems to them to be needed legislation at this time in relation to this Commission and its powers and duties.

With this suggestion we leave it with the honorable the Legislature to decide whether they will again ignore the existence of the Commission, or to take up this our report and give it that careful consideration we think the subject demands. We, of course, have no personal interest in this matter beyond that of every good citizen in the State, and a natural desire that our work in the Commission should be made as effective for good as it is possible. So it is for the wisdom of the Legislature to determine whether they can aid us in the performance of our duties or not.

EXAMINATIONS.

Since the date of our last annual report there has been one hundred and nineteen examinations of banks made by this Commission, in thirteen months and nine days, which averages a little over two banks a week.

NUMBER OF BANKS.

There are now in all ninety-six banks under the charge of this Commission. The present law requires that each bank should be examined twice every year. But this is manifestly impossible to perform, if the examinations are properly and thoroughly made, particularly so, if we adhere to our rule, that two Commissioners at least should be present at every examination except where the location of a bank is very remote, and its volume of business small, then to save expense we confide the examination to one Commissioner. Taking the necessary time for traveling from place to place into consideration, it seems scarcely possible to examine more than an average of two banks a week. The examination of most of the large savings banks require from five to ten days each. This impossible requirement of the law is one of the defects we wish corrected. In answer to inquiries constantly made to us as to our mode of investigating the affairs of the banks, we will here fully explain our mode of doing so. But before doing this, we wish to preface what we say, by explaining that we do not pre-

tend to be always able in our examinations to unearth or discover adroitly conceived peculations of a dishonest cashier or other such like employes of a bank; or to do what is yet more difficult, discover the joint peculations of two or more dishonest employes when in collusion to rob the bank in which they are employed. Of course, if the shortages are of such an extent as to impair the standing or solvency of the bank, we are sure as a rule to discover it. But when the peculations reach only a portion of the profits earned in the business of the bank, it is very difficult if not impossible for us to discover it. An expert examination of all the accounts and business transactions of the bank for two or three years previous will most generally, but not always, bring such peculations to light. Such an examination would take weeks in time, and of course this Commission has no such length of time to give to examinations.

The fact is, this Commission was not created to guard the banks against dishonest men in their own employment, any more than it was created to guard against the assault of burglars and safe openers. There are measures of caution we have respectfully urged on bank officers as most necessary to guard them against the danger of inside dishonesty, and the Directors of banks which do not insist on their adoption in the conduct of their banks are, it seems to us, almost criminal in their neglect. The "Daily Trial Balance," which a few country banks still disregard, is one of these that we consider absolutely necessary to insure reasonable safety in the conduct of a bank. Another is to keep a strict watch on the certificate of deposit register. The issuance of a certificate of deposit, and the making of the proper entries in regard to it in the register, is a transaction that should always be checked by a second employe of a bank. This is a precaution adopted by most of the banks, and should never be disregarded.

Each certificate after payment should be pasted back on the stub found, with number, name, and amount corresponding. The certificate of deposit register should be carefully examined and balanced at least once every month. If these precautions are observed, it will be found almost impossible to improperly issue a certificate of deposit, except where there is collusion between two or more employes of a bank, which is so dangerous that it is seldom or ever attempted. Frauds in the certificate deposit accounts of banks have often been so adroitly concocted by false entries that detection was almost an impossibility, except by an expert examination of the whole business of the bank.

The cash on hand should all be counted after the close of business each day, and again in the morning, before the bank is opened for business. Nothing should be taken for granted as being safe in the vaults, or elsewhere. All should be actually seen and counted each time, and no cash in the bank, whether the property of the bank or not, if accessible to the officers or employes of the bank, should be omitted from the count. There is no safety in any other way of dealing with the cash of a bank.

There are many other useful recommendations our experience induced us to name in former reports as means of safety against inside dishonesty, but these here named we deem of almost absolute necessity. No matter how honorable, honest, and above suspicion the manager and employes of a bank may be deemed, yet its accounts should, at stated periods, not to exceed two years apart, undergo an expert examination by a professional expert accountant unconnected with the bank. In a word, no precaution known to the banking fraternity should ever be omitted from the conduct of a banking institution. No bar should ever be left down, for experience in this State, and, in fact, all the world over, warns us how weak poor

human nature is under strong and aggravated temptation. Since our last annual report instances of surprising dishonesty in banks have come to our knowledge and prompted these earnest remarks. The law governing this Board should give it power to order expert examinations when, in their judgment, the condition of the bank requires it. In some instances such examinations have been made on our simple recommendation.

MANNER OF EXAMINATION.

Many suppose that in our examinations we depend on the books of the bank alone, and the showing the books make of its condition, in forming our judgment of its standing and solvency. This is a total mistake. We make it a point to appear at the bank, without any previous notice, as the law requires us to do, generally in the morning, before the bank has opened for the day's business. On entering the bank we administer the following oath to the officers of the bank found present:

STATE OF CALIFORNIA, } ss.
County of ———

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of ———, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

———, President.
———, Cashier.

Subscribed and sworn to before me, this ——— day of ———, 188—, Bank Commissioner.

This being done, we count the cash on hand, and then call for any bonds, stocks, or warrants the bank may hold as security for money loaned, or as the actual property of the bank, and carefully canvass their market value. We then call for the bills receivable, which include personal notes, mortgage notes, and notes secured by collaterals, such as grain, wool, hops, merchandise, and other valuable commodities. In reviewing these, we are careful to do all we can to ascertain the standing of the parties making the personal notes, the true value of premises mortgaged, and the market value of all commodities we find pledged to the bank, and also the actual position of those commodities in regard to possession. If we have any reason to be dissatisfied with the information we are able to obtain from the officers of the bank under oath, as to values, etc., we make inquiries outside of the bank such as to fully satisfy ourselves on these points before we pass the securities as good. We pursue the same course with all other assets the bank has to show us. Any note or security we deem worthless, or even very doubtful, we write off, and direct the officers of the bank not in future to count it as an asset. We then investigate the liabilities of the bank, and if we find they do not exceed the sum total of the assets we have passed as good, we are satisfied, and pass the bank as solvent, and send our report, as required by law, to the Attorney-General. Before leaving the bank, we carefully examine the certificate of stock book, so as to ascertain that there is no over-issue of stock, for every share of stock not out in the hands of an owner must appear in that book as canceled and pasted back on its original stub.

Such is our mode of proceeding in examinations, but all we have said does not give nearly a full idea of the character of our intercourse with the banking institutions of the State. Our visits have come to be regarded by the officers of the banks, not as those of presuming officials who come

to annoy them in their business by unnecessary, useless, and arbitrary interference, but rather as those of friends who come to counsel with them on the condition of their bank, and suggest and recommend all that seems in their judgment calculated to strengthen the bank and guard it from loss in the future conduct of its business. They recognize the fact that the intimate knowledge acquired by the Commissioners of the conduct of the most successful banking institutions of the State makes their suggestions and recommendations necessarily valuable. The consequence is that we find no hesitation on the part of the bank officials to admit us fully into their confidence in the discussion of their business transactions. All that is discussed on those occasions is regarded on both sides as entirely confidential, and we do not think this confidence has thus far ever been violated. Of course we are much the better judge of the transactions submitted to our judgment, because we are disinterested outsiders, so to speak, who can view both sides of the questions without prejudice or bias of any sort. Therefore it often happens that "what to them seems pure from ill, to us looks dark with danger," and we so advise our friends.

SECURITY.

We discourage the loaning of money to flouring mills, lumber mills, and all sorts of enterprises, such as fruit canning corporations and the like, without demanding ample security for the money loaned. And it is a curious fact, that so far, our advice in this respect, when disregarded, has always resulted in a loss to the bank, sometimes sweeping away its whole reserve, and in some instances even impairing its capital as well. We do all we can to discourage and prevent the officers and directors of banks from loaning the bank's money to each other. The practice is bad in itself, and liable to abuse that is almost criminal. We sometimes find officers and directors of a bank partners in some extensive enterprise of great apparent usefulness to the location in which the bank is doing business, influencing the board of directors of the bank to make large loans to this favorite enterprise, without requiring security, that is absolutely and beyond all doubt good. This is all wrong, and generally ends in disaster to the bank. Nine out of every ten banks that fail, do so from abuses in this direction, and the stockholders of a bank cannot be too watchful of the action of their officers and directors in this respect.

CAUTION TO BANKERS.

We will here do what we have so often done before, caution the bankers, especially the country bankers, against the smallness of the amount of cash many of them keep on hand. Their deposits are generally good in amount, as our report shows, and they should surely be satisfied when they have loaned out all their own money and seventy-five per cent of that belonging to their depositors.

PRIVATE BANKING.

There is much complaint made to us by the officers of the banks under our charge, that we do not examine the condition of private banking companies. These complaints may be well grounded, but the law as it now stands is believed not to give us the necessary authority. We will not here discuss this matter, and only say that if the opportunity we ask for is given to appear before a legislative committee, we will there give our views

in full jointly with all who are interested in the question, and the Legislature can then act on the question as to it seems well.

PAYMENTS ON NOTES.

We are pleased to notice that nearly all the banks under our charge now accede to our recommendation to indorse all payments, both of interest and principal, on the back of the notes at the time the payments are made. Red ink should be used for indorsement of principal and black for that of interest. When this is done it shows at a glance the actual value of the note as an asset, without obliging us to take the books of the bank alone as authority, which we dislike to do as to the value of any asset.

ASSETS.

We find in the examination of this class of assets that the notes seem to speak for themselves, as it were. If the interest on a note is regularly paid, and that there are some payments on the principal also, we take it as a sure index that the note is good and to be relied on as an asset. The same may be said of notes where the interest alone is paid.

BANKS IN LIQUIDATION.

In our last annual report we made use of the following language in relation to the banks in liquidation:

We respectfully and earnestly repeat again, that it is absolutely necessary that a proper law should be passed to regulate and compel every insolvent banking corporation to close out its business within a reasonable length of time after it has suspended payment. At this time there is no law that properly governs them, and for that reason they continue slowly to liquidate while under considerable expense.

This we quote for the purpose of again being urgent on this subject. The semi-annual statements of these dead banks, and our examination of their affairs, will be found in their proper place in the appendix to this report, to which we respectfully refer any one desirous of information in this regard. We are so tired of them that we do not feel that any particular analysis of their affairs would interest the banking community, or the general public.

EXPENSES OF THE COMMISSION.

The annual expenses of the Commission is wholly paid by the incorporated banks of the State. In our last annual report we stated that there was in the State Treasury, to our credit, the sum of four hundred and eighteen dollars and forty-four cents, and that, relying on this, we had assessed the banks for only twelve thousand seven hundred dollars for that year, instead of thirteen thousand four hundred, as allowed us by law. We were afterwards informed by the Controller that the law in relation to money paid by us into the treasury was so worded that the surplus remaining unused of one year's assessment could not be transferred to our account for the next year's use.

This being the case, we this year assessed the banks for the full amount of thirteen thousand four hundred dollars, which was duly paid. The particulars of this assessment, showing the exact amount paid by each bank, by reference to the index, will be found in the appendix, sworn to, as is required by law.

BANK COMMISSIONERS' FUND.

This difficulty shows the necessity of creating a fund, to be known as the "Bank Commissioners' Fund," as has been repeatedly recommended by the State Controller. There is now in the treasury to the credit of the Bank Commissioners, a surplus of several hundred dollars, which must remain untouched until the Legislature gives authority to the Controller to draw warrants against it.

SAVINGS BANKS.

By reference to our last annual report, it will be seen that the twenty-two live savings banks at that date had from depositors fifty-eight millions nine hundred and forty-three thousand nine hundred and three dollars (\$58,943,903); and by a reference to this our present report, it will be found that the twenty-two live savings banks of to-day had on July 1, 1886, from depositors, sixty-two millions eight hundred and twenty-two thousand and thirty-nine dollars (\$62,822,039), showing an increase of saving deposits over that of last year of three millions eight hundred and seventy-eight thousand one hundred and thirty-six dollars (\$3,878,136).

COMMERCIAL BANKS.

Last year's report shows that the seventy-three commercial banks of that date—which include the five San Francisco branches of foreign banks—had from depositors thirty-three millions two hundred and eighty-six thousand seven hundred and eighty-six dollars (\$33,286,786), while the seventy-four commercial banks of this year have from depositors forty millions four hundred and eighty-nine thousand one hundred and nineteen dollars (\$40,489,119), showing an increase of commercial bank deposits for the year, of seven millions two hundred and two thousand three hundred and thirty-three dollars (\$7,202,333).

This shows a total increase of deposits in the banks of the State of eleven millions eighty thousand four hundred and sixty-nine dollars (\$11,080,469), being the largest increase of deposits ever known in one year in this State.

TABULAR STATEMENTS OF SAVINGS, COMMERCIAL, AND FOREIGN BANKS.

The following three tables will give further comparative statements that we feel sure will be found interesting, and convincing to the reader that nothing can retard California in her career of prosperity and progress:

TABLE No. 1.
Comparative Statement of Savings Banks.

	17 Banks. July 1, 1882.	17 Banks. July 1, 1883.	18 Banks. July 1, 1884.	21 Banks. July 1, 1885.	22 Banks. July 1, 1886.
<i>Resources.</i>					
Bank premises.....	\$665,600 89	\$665,852 43	\$671,753 00	\$898,415 00	\$891,379 78
Real estate taken for debt.....	5,409,019 25	4,553,306 62	3,944,157 00	3,471,730 00	2,612,347 45
Invested in stocks, bonds, and warrants.....	16,084,764 78	18,239,032 93	17,435,514 00	14,656,518 00	15,023,707 99
Loans on real estate.....	30,747,826 95	30,786,363 81	33,189,852 00	36,903,931 00	39,736,193 04
Loans on stocks, bonds, and warrants.....	1,572,640 74	4,510,674 68	6,346,246 00	5,731,275 00	6,602,191 65
Loans on other and personal security.....	508,736 88	988,663 66	1,593,087 00	1,350,928 00	1,284,548 49
Money on hand.....	1,849,303 15	1,409,668 13	1,588,419 00	1,760,624 00	2,313,242 17
Money in other banks.....	1,192,043 74	773,406 68	575,494 00	775,645 00	1,138,581 72
Other assets.....	1,353,389 76	576,091 75	395,223 00	323,975 00	393,095 71
Total resources.....	\$59,883,326 14	\$62,503,060 69	\$65,739,845 00	\$65,873,069 00	\$69,985,288 00
<i>Liabilities.</i>					
Capital paid up in coin.....	\$3,602,319 65	\$3,485,706 28	\$3,485,636 00	\$3,851,437 00	\$3,946,817 10
Reserve fund and surplus.....	1,996,822 10	1,934,483 96	2,190,195 00	2,521,590 00	2,687,899 72
Due depositors.....	53,208,788 78	56,507,162 70	59,464,726 00	58,943,903 00	62,822,038 44
Other liabilities.....	575,395 61	573,707 75	569,288 00	566,139 00	528,532 74
Total liabilities.....	\$59,383,326 14	\$62,503,060 69	\$65,739,845 00	\$65,873,069 00	\$69,985,288 00

TABLE No. 2.
Comparative Statement of Commercial Banks of the State.

	57 Banks. July 1, 1882.	63 Banks. July 1, 1883.	69 Banks. July 1, 1884.	68 Banks. July 1, 1885.	69 Banks. July 1, 1886.
<i>Resources.</i>					
Bank premises.....	\$1,476,529 32	\$2,260,176 92	\$2,232,063 56	\$1,742,714 36	\$1,777,169 82
Real estate taken for debt.....	1,980,198 69	1,537,578 00	1,242,529 98	1,283,948 21	1,389,340 57
Invested in stocks, bonds, and warrants.....	5,604,577 82	3,923,553 64	5,110,791 62	1,708,882 84	1,821,486 28
Loans on real estate.....	7,614,716 48	10,254,698 37	12,564,514 59	11,068,617 98	12,091,908 45
Loans on stocks, bonds, and warrants.....	2,607,864 04	2,681,696 07	4,091,073 25	4,566,474 32	3,907,040 01
Loans on other securities.....	4,339,301 85	3,203,634 31	3,993,144 42	4,178,449 34	.....
Loans on personal security.....	12,337,013 37	18,401,722 82	22,180,936 60	18,833,050 30	.....
Loans on other and personal security.....	.....	.....	.....	.....	.....
Money on hand.....	7,108,831 75	5,430,695 41	6,908,829 12	7,126,945 89	23,310,206 51
Money in other banks.....	10,913,082 59	12,793,875 85	6,154,329 69	6,360,697 63	9,751,214 58
Other assets.....	3,845,904 99	2,315,676 45	2,713,744 57	571,603 03	8,268,031 46
Total resources.....	\$57,898,020 90	\$62,903,302 93	\$67,191,957 35	\$57,473,986 90	\$64,980,482 10
<i>Liabilities.</i>					
Capital paid up in coin.....	\$14,430,885 00	\$15,866,387 50	\$16,914,650 50	\$17,322,495 50	\$17,660,042 00
Reserve fund and surplus.....	9,367,200 35	10,394,333 35	13,452,286 11	9,497,355 78	10,154,604 59
Due depositors.....	29,768,649 54	30,622,255 49	30,717,083 30	26,442,725 80	33,427,917 60
Other liabilities.....	4,331,286 01	6,019,826 59	6,107,937 44	4,211,409 82	3,737,917 91
Total liabilities.....	\$57,898,020 90	\$62,903,302 93	\$67,191,957 35	\$57,473,986 90	\$64,980,482 10

TABLE No. 3.
Comparative Statement of San Francisco Branches of Foreign Banks.

	4 Branches, July 1, 1882.	4 Branches, July 1, 1883.	5 Branches, July 1, 1884.	5 Branches, July 1, 1885.	5 Branches, July 1, 1886.
<i>Resources.</i>					
Bank premises.....	\$89,906 19	\$97,210 74	\$97,244 63	\$94,810 49	\$92,376 85
Real estate taken for debt.....	39,326 49	38,749 82	30,369 89	41,439 59	34,784 52
Invested in stocks, bonds, and warrants.....	151,029 35	126,234 85	10,260 00	44,275 00	128,403 53
Loans on real estate.....	296,008 06	276,711 22	431,308 27	672,771 65	758,180 56
Loans on stocks, bonds, and warrants.....	718,925 04	752,463 40	1,103,880 11	2,948,826 83	2,299,948 76
Loans on other securities.....	2,123,980 54	1,728,090 54	1,478,157 46	1,307,865 97	1,324,325 84
Loans on personal security.....	4,289,183 67	6,070,299 01	7,838,320 18	6,102,531 78	7,758,608 83
Money on hand.....	3,364,027 29	2,678,502 73	3,633,603 59	3,996,978 90	3,920,843 18
Due from banks and bankers.....	890,126 66	1,854,405 67	1,118,350 98	2,043,726 58	2,265,081 03
Other assets.....	1,099,789 53	1,016,097 60	1,201,462 61	1,259,134 81	573,724 38
Total resources.....	\$13,092,252 82	\$14,637,704 58	\$16,942,947 72	\$18,111,361 60	\$19,154,274 98
<i>Liabilities.</i>					
Capital paid up.....	\$6,160,546 02	\$8,452,106 91	\$10,342,990 35	\$10,350,145 25	*\$10,969,574 40
Reserve fund and surplus.....	5,775,135 83	5,201,094 68	106,974 74	153,618 92	150,196 43
Due depositors.....	1,126,570 97	984,502 99	5,889,868 49	6,844,061 72	7,061,200 99
Other liabilities.....			653,114 14	768,635 71	973,313 16
Total liabilities.....	\$13,062,252 82	\$14,637,704 58	\$16,942,947 72	\$18,111,361 60	\$19,154,274 98

* Due head office in London.

PROSPERITY OF THE STATE.

The last season was considered a bad one, particularly so for all classes who toil for a living, as the crops were short, and the prices low; but yet see what a showing the statements we give make. They surely indicate for our people, as a whole, uncommon prosperity. We might here say that in our examinations of the banks this year, we have found the interest on loans uncommonly well paid up. This is another decided indication of the prosperity of the State.

CAPITAL INVESTED IN BANKING.

The following table of banking capital actually invested, together with the amounts due individual depositors within the different counties, will give a very good idea of how the same is distributed throughout the State:

Sixty-nine Commercial Banks—State Incorporations.

Name of County.	No. of Banks.	Capital, July 1, 1886.	Due Depositors, July 1, 1886.
San Francisco.....	6	\$9,026,142 00	\$19,565,943 76
Alameda.....	1	100,000 00	51,967 34
Butte.....	2	350,000 00	290,411 53
Colusa.....	2	700,000 00	566,201 59
Contra Costa.....	1	100,000 00	163,101 20
Fresno.....	1	90,000 00	179,506 44
Humboldt.....	1	60,000 00	177,619 15
Kern.....	1	53,000 00	111,159 11
Lake.....	2	108,760 00	74,412 61
Los Angeles.....	6	400,700 00	3,169,234 60
Marin.....	1	100,000 00	34,961 05
Mendocino.....	2	280,000 00	111,116 55
Merced.....	1	41,475 00	78,665 09
Monterey.....	1	300,000 00	168,239 21
Napa.....	2	276,300 00	169,371 85
Nevada.....	1	30,000 00	180,816 05
Plumas.....	1	12,500 00	31,352 88
Sacramento.....	2	400,000 00	2,538,258 25
San Benito.....	1	250,000 00	202,119 87
San Bernardino.....	2	200,500 00	575,747 43
San Joaquin.....	1	158,580 00	88,965 67
Shasta.....	1	31,100 00	51,082 03
San Luis Obispo.....	1	100,000 00	267,745 21
Santa Clara.....	5	717,750 00	1,135,810 34
Santa Cruz.....	2	280,000 00	286,638 46
Siskiyou.....	1	60,000 00	116,271 58
Solano.....	4	403,100 00	334,177 19
Sonoma.....	8	1,144,760 00	1,274,327 66
Stanislaus.....	1	175,000 00	104,064 38
Tehama.....	1	300,000 00	256,258 76
Tulare.....	2	232,000 00	284,802 90
Ventura.....	1	90,000 00	90,630 47
Yolo.....	3	1,050,000 00	646,390 56
Yuba.....	1	38,375 00	50,566 83
Totals (thirty-four counties).....	69	\$17,660,042 00	\$33,427,917 60

Twenty-two Savings Banks—State Incorporations.

Name of County.	No. of Banks.	Capital, July 1, 1886.	Due Depositors, July 1, 1886.
San Francisco.....	8	\$1,690,580 00	\$55,483,015 97
Alameda.....	2	675,000 00	3,756,984 04
Fresno.....	1	51,000 00	50,082 32
Los Angeles.....	2	45,000 00	311,570 45
Mendocino.....	1		287,686 84
Merced.....	1	60,000 00	306,441 17
Sacramento.....	1	225,237 10	183,151 06
Santa Cruz.....	1	20,000 00	170,846 90
Santa Clara.....	1	300,000 00	405,313 90
San Joaquin.....	1	10,000 00	18,141 39
San Diego.....	2	800,000 00	1,761,611 52
Solano.....	1	70,000 00	87,182 88
Totals (twelve counties).....	22	\$3,946,817 10	\$62,822,038 44

STATISTICAL INFORMATION OF THE SAVINGS BANKS.

The savings banks have courteously furnished us with much interesting statistical information, which will be found in the appendix with the reports on each of these banks. The following table is a summary of the most important items furnished, and will be found interesting:

COMPARATIVE STATEMENT FROM STATISTICAL INFORMATION OF THE ACTIVE SAVINGS BANKS OF THE STATE.

	19 Banks, January 1, 1885.	21 Banks, January 1, 1886.
Number of depositors.....	82,635	84,956
Amount due depositors.....	\$59,142,630 00	\$60,435,918 99
Average amount due each depositor.....	715 70	711 37
Net earnings.....	2,579,230 00	2,767,490 65
Dividends paid depositors.....	2,128,928 00	2,211,231 39
Capital paid in coin.....	3,521,431 00	3,878,299 60
Dividends paid stockholders.....	275,149 00	271,883 81

NEW BANKS.

The following named commercial and savings banks were organized and opened for business during the past year:

Bank of Tulare, Tulare County, opened for business September 1, 1885, with a paid up capital of \$23,075.

Bank of Winters, in Yolo County, opened for business November 16, 1885, with a paid up capital of \$10,000.

Bank of Livermore, Alameda County, opened for business December 21, 1885. Paid up capital, \$100,000.

Savings Bank of San Diego County, San Diego, opened for business May 15, 1886. Paid up capital, \$10,000.

San Gabriel Valley Bank, Pasadena, opened for business May 24, 1886. Paid up capital, \$6,160.

BANKS THAT HAVE CHANGED THEIR CHARTERS.

The following banks have changed their charters and gone into the national system, and are no longer under the charge of this Commission:

Pomona Valley Bank, Los Angeles County, on July 1, 1886.

Pasadena Bank, Los Angeles County, on June 5, 1886.

BANKS RETIRED.

The Mono County Bank suspended January 14, 1886, and immediately afterwards paid all the creditors and met all its liabilities in full. We are unable to give the particulars of the cause and manner of the suspension of this bank, as under the law creating this Commission, when a bank suspends the power of the Commission to interfere in its affairs practically ceases. We know that the depreciation of property and of all sorts of securities in Bodie, where the bank was located, occasioned ruinous losses. We have heard of other causes also, but only by general rumor, and not in such a definite and reliable way as to warrant us in giving them to the public.

CONDITION OF THE BANKS.

There are now seventy-four commercial banks and twenty-two savings banks, a total of ninety-six banks under the charge of this Commission. In the appendix will be found our report in full, showing the condition of each bank separately, up to date, under one head. The report for each bank comprises the two semi-annual sworn statements of the officers of the bank as now on file in this office, the examinations made by us of such banks, and in case of savings banks the statistical information furnished by each of them, closing with our remarks on the location and surroundings of each of the country banks, where they furnished us with sufficient data to enable us to do so. We think that this way of putting all that relates to each bank in one place in our report will be found more convenient than our former way of separating the semi-annual statements and our examinations.

In the appendix will also be found the semi-annual tabular statement compiled by this Board from the reports filed in this office on the first day of January and the first day of July of this year.

CURRENCY.

It may be of interest to state that in our examinations, as a rule, we now find much more currency than formerly in the banks. This is particularly so in the southern counties of the State. The marked change in this respect is undoubtedly owing to the large eastern emigration that for the last four years has been flowing into those counties.

The prejudice in California against the use of paper money is still very strong, but undoubtedly modified.

SILVER.

The silver standard dollar seems every day to increase in popularity in our State. The country banks find the unabated demand for it hard to meet. Most of them receive from one to three thousand dollars a week from the sub-treasury in San Francisco, the expense of the transfer being

paid by the General Government. This rapidly goes into circulation and disappears, no one knows where, as it never returns to the banks. It seems to remain among the people, as a necessary medium of trade. We find by our investigations on this point, that it does not return to the city through the agencies of the country merchant, for they do not pay their bills in San Francisco in silver. They seldom send a dollar of silver to the city, either to liquidate their debts or purchase new goods. All this is done by drafts on the city banks, or with gold and currency sent through the Post Office or express. The only two avenues by which the silver dollar seems to find its way back to the city, is through the settlements made by the country Post Offices with the main Post Office in San Francisco, and the settlements made with the various railroad stations throughout the State and the head office in San Francisco. But through these avenues cannot be traced one fifth of the amount constantly streaming into the interior of the State through the local country banks.

There never was a proposition so unanimously unpopular with the people of California as that proposing to stop the coinage of the silver dollar.

The fight so bitterly waged by eastern money dealers against silver, has had the effect in our State of keeping our large city banks in a constant state of alarm, lest they might be caught with a depreciated currency in their vaults. The consequence is, that though disapproving of this anti-silver crusade, they are yet forced, as it were, to take part in it in a quiet way, by avoiding silver as much as it is possible. It seems plain that if the anti-silver war in the Eastern States was decidedly discouraged by our Government it would soon cease, and that there would be but little further trouble in the continued coinage of silver. In making these remarks we must not be understood as wishing to discuss the silver question, for we desire merely to state facts, and the views of the people of California.

CONCLUSION.

We have sought in this report to give a full and exact view of the work done by this Commission and the manner of its procedure, and in this respect we trust it will be found satisfactory, and such as to enable the Legislature to judge correctly as to how far they can add to its usefulness in the future.

We wish to extend our sincere thanks to the officers of all the banks under our supervision, for courtesies shown us during the past year.

Respectfully submitted.

WM. F. WHITE,
W. W. MORELAND,
A. W. POTTS,
Bank Commissioners.

APPENDIX.

SEMI-ANNUAL REPORTS
OF THE
SAVINGS BANKS OF CALIFORNIA.

[ALPHABETICALLY ARRANGED.]

REPORTS OF SAVINGS BANKS.

SEMI-ANNUAL REPORT OF THE

CALIFORNIA SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

[Incorporated June 24, 1873.]

Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

DAVID FARQUHARSON, President.

VERNON CAMPBELL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$39,931 40	Capital paid in coin	\$72,900 00
Miscellaneous bonds and stocks	13,000 00	Reserve fund and profit and loss	10,292 38
Loans on real estate	416,772 92	Due depositors	405,978 73
Money on hand	12,922 52	Other liabilities	2,349 73
Furniture and fixtures	200 00		
Interest accrued	5,970 49		
Expenses and taxes	2,723 51		
Total resources	\$491,520 84	Total liabilities	\$491,520 84

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$72,900; the total amount actually paid in coin by stockholders for capital stock is \$72,900. The total number of shares of stock issued is 729; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

David Farquharson	79 shares.	Charles Lux	23 shares.
Robert F. Bunker	12 shares.	Charles D. Farquharson	29 shares.
A. C. Corbett	23 shares.	J. F. Cowdery	20 shares.
Joseph R. Wilcox	16 shares.	Thomas Downing	40 shares.
John Bain	18 shares.	Henry Miller	27 shares.
John Easton	18 shares.		
Total number of shares held by the Directors is			305 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco	\$34,264 94	\$37,730 00
Alameda	5,666 46	5,700 00
Totals	\$39,931 40	\$43,430 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco	\$168,210 55	\$346,950 00
Fresno	88,007 76	175,500 00
Tulare	72,417 01	141,850 00
Yolo	36,661 00	67,000 00
Merced	21,830 25	51,800 00
Kern	14,000 00	90,000 00
Solano	7,696 25	10,000 00
San Mateo	4,000 00	14,000 00
Alameda	3,950 10	17,800 00
Totals	\$416,772 92	\$914,900 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
20 Dupont Street widening bonds	\$20,000 00	\$13,000 00	\$10,400 00
13 coupons	9,100 00		4,732 00
Totals	\$29,100 00	\$13,000 00	\$15,132 00

SEMI-ANNUAL REPORT OF THE

CALIFORNIA SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

[Incorporated June 24, 1873.]

Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

DAVID FARQUHARSON President.

VERNON CAMPBELL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$41,878 15	Capital paid in coin	\$72,900 00
Miscellaneous bonds and stocks	13,000 00	Reserve fund and profit and loss	1,888 61
Loans on real estate	407,750 11	Due depositors	442,737 62
Loans on stocks, bonds, and warrants	1,010 00	Other liabilities	5,194 27
Money on hand	19,950 74		
Due from banks and bankers	31,180 70		
Furniture and fixtures	200 00		
Interest accrued	7,750 80		
Total resources	\$522,720 50	Total liabilities	\$522,720 50

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$72,900; the total amount actually paid in coin by stockholders for capital stock is \$72,900. The total number of shares of stock issued is 729; the amount paid up on each share of stock is \$100. The names of the Directors, and number of shares of stock held by each, are as follows:

D. Farquharson	85 shares.	Chas. Lux	23 shares.
R. F. Bunker	12 shares.	C. D. Farquharson	29 shares.
A. C. Corbett	23 shares.	J. F. Cowdery	20 shares.
J. R. Wilcox	16 shares.	Thos. Downing	40 shares.
John Bain	18 shares.	H. Miller	27 shares.
John Easton	18 shares.		
Total number of shares held by the Directors is		311 shares.	

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco	\$34,175 65	\$37,730 00
Solano	7,702 50	7,750 00
Totals	\$41,878 15	\$45,480 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco	\$152,987 59	\$315,945 00
Fresno	86,722 86	173,600 00
Tulare	82,712 09	161,925 00
Yolo	36,662 36	67,000 00
Merced	21,830 25	51,800 00
Kern	14,000 00	90,000 00
Alameda	8,834 96	24,300 00
San Mateo	4,000 00	14,000 00
Totals	\$407,750 11	\$898,570 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
20 Dupont Street widening bonds	\$20,000 00	\$13,000 00	\$11,000 00
14 coupons	9,800 00		5,390 00
Totals	\$29,800 00	\$13,000 00	\$16,390 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
11 shares stock of the State Investment Insurance Company	\$1,100 00	\$600 00	\$1,100 00
Assignment of our own term deposit account	845 00	410 00	845 00
Totals	\$1,945 00	\$1,010 00	\$1,945 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
4 per cent U. S. bonds, consols of 1907, registered.	\$270,000 00	\$264,141 72	\$332,100 00

SEMI-ANNUAL REPORT OF

LA SOCIÉTÉ FRANÇAISE D'ÉPARGNES ET DE PRÉVOYANCE
MUTUELLE—SAN FRANCISCO.

[Reincorporated March 10, 1879.]

Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

PAUL HUSSON, President.

A. BRAND, Secretary.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$7,911 64	Capital paid in coin	\$187,680 00
United States bonds	239,538 92	Reserve fund and profit and loss	25,072 23
Loans on real estate	1,582,188 83	Due depositors	1,727,250 53
Money on hand	17,414 96	Other liabilities	4,908 29
Due from banks and bankers	92,500 00		
Other assets	5,356 70		
Total resources	\$1,944,911 05	Total liabilities	\$1,944,911 05

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$187,680. The total number of shares of stock issued is 3,308; the amount paid up on each share of stock is from \$25 to \$50.

The names of the Directors, and number of shares of stock held by each, are as follows:

E. J. Le Breton	673 shares.	A. Comte, Jr.	10 shares.
G. Touchard	50 shares.	Em. Meyer	10 shares.
Paul Husson	51 shares.	J. C. Sala	6 shares.
L. C. Babin	49 shares.	F. P. Masson	5 shares.
A. Zabaldano	32 shares.		

Total number of shares held by the Directors is 886 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Alameda	\$7,911 64	\$9,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda	\$68,626 00	\$125,000 00
San Francisco	1,497,012 83	2,500,000 00
Santa Clara	12,000 00	40,000 00
San Luis Obispo	1,500 00	10,000 00
San Mateo	250 00	500 00
Sonoma	2,800 00	6,000 00
Totals	\$1,582,188 83	\$2,681,500 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States 4 per cent bonds, Consols of 1907, registered	\$250,000 00	\$239,538 92	\$312,500 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of The French Savings and Loan Society, doing business at City and County of San Francisco, on the twenty-fourth day of February, 1886, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$7,920 64	Capital paid up	\$148,525 00
Invested in coupon bonds	250,000 00	Reserve fund	33,780 27
Loans on real estate	1,573,838 28	Due depositors	1,689,107 99
Money on hand	16,793 80	Interest collected	12,012 65
Due from banks and bankers in San Francisco	24,600 00	Dividends unpaid	1,325 15
Expenses, taxes, etc.	11,598 34		
Total resources	\$1,884,751 06	Total liabilities	\$1,884,751 06

SAN FRANCISCO, February 26, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. E. FARNUM,
WM. F. WHITE,
Bank Commissioners.

STATE OF CALIFORNIA,
County of San Francisco. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the French Savings and Loan Society, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

A. BRAND, Secretary.

Subscribed and sworn to before me, this twenty-fifth day of February, 1886.

WM. F. WHITE,
Bank Commissioner.

STATISTICAL INFORMATION

Supplementary to the report of *La Société Française D'Epargnes et de Prévoyance Mutuelle* on the morning of January 1, 1886.

1. Number of deposit accounts open January 1, 1886.....	4,455
2. Number of deposit accounts opened during past year.....	367
3. Number of deposit accounts closed during past year.....	517
4. Amount deposited during the past year.....	\$822,371 10
5. Amount withdrawn during the past year.....	\$1,005,939 42
6. Amount of dividends or interest to depositors for past year.....	\$65,217 93
7. Rate per cent per annum of such dividends or interest, ordinary.....	3.98 per cent.
8. Amount of dividends to stockholders for past year.....	\$7,375 64
9. Rate per cent per annum of same on paid up capital.....	4.97½ per cent.
10. Amount added to reserve fund during past year.....	\$3,476 11
11. Amount of gross earnings during past year.....	\$105,612 74
12. Amount of net earnings during past year.....	\$73,412 56
13. As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger.....	Dec. 31, 1885
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date.....	None.

SEMI-ANNUAL REPORT OF THE

FRESNO LOAN AND SAVINGS BANK—FRESNO.

[Incorporated January 18, 1884.]

Showing the Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.

(Office hours — A. M. to — P. M.)

M. J. DONAHOO, President.

W. H. McKENZIE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$13,747 83	Capital paid in coin.....	\$31,687 50
County warrants.....	1,917 90	Due depositors.....	33,417 74
Loans on real estate.....	40,009 83	Dividends unpaid.....	3,974 60
Money on hand.....	9,137 57		
Due from banks and bankers.....	1,880 31		
Furniture and fixtures.....	1,293 60		
Expenses and taxes.....	1,018 30		
Other assets.....	74 50		
Total resources.....	\$69,079 84	Total liabilities.....	\$69,079 84

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$84,500; the total amount actually paid in coin by stockholders for capital stock is \$31,687 50. The total number of shares of stock issued is 845; the amount paid up on each share of stock is \$37 50.

The names of the Directors, and number of shares of stock held by each, are as follows:

M. J. Donahoo	80 shares.	J. R. White	105 shares.
A. M. Clark	80 shares.	W. T. Oden	20 shares.
W. H. McKenzie	80 shares.		
Total number of shares held by the Directors is		365 shares.	

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Fresno.....	\$40,009 83	\$85,900 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
County warrants.....	\$1,976 39	\$1,917 90	\$1,917 90

SEMI-ANNUAL REPORT OF THE

FRESNO LOAN AND SAVINGS BANK—FRESNO.

[Incorporated January 24, 1884.]

Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

J. G. JAMES, President.

W. H. McKENZIE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$13,764 83	Capital paid in coin	\$51,000 00
County warrants	330 95	Due depositors	50,092 32
Loans on real estate.....	74,636 31	Other liabilities	3,233 77
Loans on personal security (in- cluding overdrafts)	5 67		
Money on hand	10,421 91		
Due from banks and bankers...	1,565 63		
Furniture and fixtures	1,563 60		
Expenses and taxes	2,037 19		
Total resources	\$104,326 09	Total liabilities	\$104,326 09

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$51,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$51.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. G. James	560 shares.	J. A. Ewing	40 shares.
A. M. Clark	80 shares.	P. D. Wigginton	23 shares.
J. R. White	165 shares.		

Total number of shares held by the Directors is..... 868 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
Fresno	\$74,636 31

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Fresno County warrants -----	\$300 00	\$330 95	\$330 95

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Fresno Loan and Savings Bank, doing business at Fresno, County of Fresno, on the seventh day of January, 1886, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises-----	\$13,764 83	Capital paid up-----	\$31,687 50
Invested in warrants-----	1,917 90	Due depositors-----	33,284 38
Loans on real estate-----	40,350 33	Interest collected-----	1,751 89
Money on hand-----	6,048 50	Rents, exchange, etc.-----	2,336 90
Due from banks and bankers-----	4,567 69		
Furniture, fixtures, etc.-----	1,293 60		
Expenses, taxes, etc.-----	1,117 82		
Total resources-----	\$69,060 67	Total liabilities-----	\$69,060 67

FRESNO, January 8, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. M. LITCHFIELD,
WM. F. WHITE,
Bank Commissioners.

STATE OF CALIFORNIA, }
County of Fresno. } ss.

I solemnly swear, that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Fresno Loan and Savings Bank, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

ALFRED D. BOSLEY,
Assistant Cashier.

Subscribed and sworn to before me, this eighth day of January, 1886.

WM. F. WHITE,
Bank Commissioner.

STATISTICAL INFORMATION

Supplementary to the report of the Fresno Loan and Savings Bank on the morning of January 1, 1886.

1.	Number of deposit accounts open January 1, 1886	150
2.	Number of deposit accounts opened during past year	240
3.	Number of deposit accounts closed during past year	90
4.	Amount deposited during the past year	\$26,638 66
5.	Amount withdrawn during the past year	\$24,097 73
6.	Amount of dividends or interest to depositors for past year	\$203 49
7.	Rate per cent per annum of such dividends or interest { Term Ordinary	6 per cent.
8.	Amount of dividends to stockholders for past year	None.
9.	Rate per cent per annum of same on paid up capital	None.
10.	Amount added to reserve fund during past year	None.
11.	Amount of gross earnings during past year	\$4,494 60
12.	Amount of net earnings during past year	\$3,381 80
13.	As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger	Every day.
14.	What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date	None.

REMARKS ON LOCATION.

The Fresno Loan and Savings Bank is located in Fresno. On this locality we have already commented. The bank is almost entirely new, and its projectors seem determined to make it a success, and have reason to hope that their expectations will be realized.

SEMI-ANNUAL REPORT OF THE

GERMAN SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

[Incorporated March 10, 1868.]

Showing its Financial Condition on the morning of January 1, 1868, as sworn to by the Officers of the Bank.

L. GOTTIG, President.

(Office hours: 9 A. M. to 3 P. M.)

F. ROEDING, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$60,000 00	Capital paid in coin	\$300,000 00
Real estate taken for debt	272,366 59	Reserve fund and profit and loss	214,752 44
United States bonds	1,400,000 00	Due depositors	12,716,053 72
Miscellaneous bonds	620,500 00		
Loans on real estate	7,258,346 45		
Loans on stocks and bonds	3,230,450 00		
Money on hand	388,643 12		
Furniture and fixtures	500 00		
Total resources	\$13,230,806 16	Total liabilities	\$13,230,806 16

DETAILS.

The amount of capital stock is \$400,000; the amount subscribed is \$400,000; the total amount actually paid in coin by stockholders for capital stock is \$300,000. The total number of shares of stock issued is 400; the amount paid up on each share of stock is \$750.

The names of the Directors, and number of shares of stock held by each, are as follows:

L. Gottig	10 shares.	N. Van Bergen	6 shares.
Ed. Kruse	10 shares.	Ign. Steinhart	5 shares.
Geo. H. Eggers	10 shares.	A. E. Hecht	3 shares.
F. Roeding	10 shares.	Chas. Kohler	2 shares.
O. Schoeman	10 shares.		

Total number of shares held by the Directors is

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco	\$213,403 64	\$250,000 00
Alameda	50,006 22	52,000 00
San Mateo	8,956 73	9,000 00
Totals	\$272,366 59	\$311,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco	\$5,687,181 45	\$13,000,000 00
Alameda	551,365 00	1,200,000 00
Butte	244,500 00	800,000 00
Tehama	176,000 00	450,000 00
Colusa	93,000 00	210,000 00
Fresno	88,000 00	230,000 00
San Joaquin	75,000 00	210,000 00
Solano	51,000 00	125,000 00
Marin	48,272 00	325,000 00
Contra Costa	47,000 00	170,000 00
Stanislaus	41,000 00	90,000 00
Napa	40,000 00	98,000 00
Sonoma	37,500 00	100,000 00
Santa Clara	37,000 00	65,000 00
Monterey	30,000 00	90,000 00
San Mateo	11,528 00	50,000 00
Totals	\$7,258,346 45	\$17,213,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States 3 per cent registered bonds	\$1,300,000 00	\$1,300,000 00	\$1,342,000 00
United States 4 per cent coupon bonds	100,000 00	100,000 00	123,000 00
San Francisco City bonds	12,500 00	12,500 00	13,000 00
Sonoma County bonds	46,000 00	46,000 00	48,000 00
Sutter County bonds	11,000 00	11,000 00	11,500 00
City of Portland, Oregon, bonds	100,000 00	100,000 00	102,000 00
Territory of New Mexico bonds	50,000 00	50,000 00	52,000 00
Alameda County bonds	15,000 00	15,000 00	16,000 00
City of Stockton bonds	156,000 00	156,000 00	162,000 00
City of San Diego bonds	40,000 00	40,000 00	41,000 00
Santa Cruz County bonds	190,000 00	190,000 00	192,000 00
Totals	\$2,020,500 00	\$2,020,500 00	\$2,102,500 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Southern Pacific Railroad bonds	\$943,000 00	\$680,500 00	\$970,000 00
Market Street Cable Railroad bonds	1,353,000 00	1,242,750 00	1,600,000 00
Northern Pacific of California Railroad bonds	280,000 00	250,000 00	300,000 00
Miscellaneous county bonds	437,100 00	400,600 00	460,000 00
Spring Valley Water Company bonds	132,000 00	108,500 00	150,000 00
Territory of Arizona bonds	290,000 00	147,000 00	310,000 00
United States bonds	13,000 00	13,000 00	16,000 00
Connecticut State bonds	5,000 00	5,000 00	5,500 00
California State Controller's warrants	16,600 00	15,000 00	16,600 00
Sundry city street railway shares—3,150	315,000 00	164,000 00	260,000 00
San Francisco Gaslight Company shares—5,275	527,500 00	193,200 00	280,000 00
Spring Valley Water Company shares—345	34,500 00	10,900 00	30,000 00
Totals	\$4,346,700 00	\$3,230,450 00	\$4,398,100 00

SEMI-ANNUAL REPORT OF THE

GERMAN SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

[Incorporated February 10, 1868.]

Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

L. GOTTIG, President.

F. ROEDING, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$60,000 00	Capital paid in coin	\$300,000 00
Real estate taken for debt	248,716 98	Reserve fund and profit and loss	220,926 79
United States bonds	480,000 00	Due depositors	13,252,777 91
Miscellaneous bonds	1,101,500 00	Other liabilities	52,761 66
Loans on real estate	7,334,230 48		
Loans on stocks and bonds	3,648,300 00		
Money on hand	753,218 92		
Due from banks and bankers	200,000 00		
Furniture and fixtures	500 00		
Total resources	\$13,826,466 36	Total liabilities	\$13,826,466 36

DETAILS.

The amount of capital stock is \$400,000; the amount subscribed is \$400,000; the total amount actually paid in coin by stockholders for capital stock is \$300,000. The total number of shares of stock issued is 400; the amount paid up on each share of stock is \$750.

The names of the Directors, and number of shares of stock held by each, are as follows:

L. Gottig	10 shares.	N. Van Bergen	6 shares.
E. Kruse	10 shares.	I. Steinhart	5 shares.
G. H. Eggers	10 shares.	A. E. Hecht	3 shares.
F. Roeding	10 shares.	C. Kohler	2 shares.
O. Schoeman	10 shares.		
Total number of shares held by the Directors is		66 shares.	

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco	\$190,506 24	\$200,000 00
Alameda	49,228 99	51,000 00
San Mateo	8,981 73	9,000 00
Totals	\$248,716 96	\$260,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco	\$5,719,648 48	\$13,000,000 00
Alameda	521,032 00	1,100,000 00
Butte	244,500 00	800,000 00
Tehama	185,000 00	470,000 00
Fresno	90,500 00	240,000 00
Colusa	84,624 00	210,000 00
San Joaquin	80,000 00	210,000 00
Contra Costa	65,000 00	210,000 00
Sonoma	59,500 00	160,000 00
Napa	51,000 00	125,000 00
Marin	48,009 00	330,000 00
Solano	46,000 00	120,000 00
Stanislaus	41,000 00	90,000 00
Santa Clara	38,000 00	65,000 00
Monterey	30,000 00	90,000 00
Santa Cruz	20,000 00	40,000 00
San Mateo	10,417 00	50,000 00
Totals	\$7,334,230 48	\$17,310,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States registered bonds, 4½ per cent.	\$450,000 00	\$480,000 00	\$500,000 00
Miscellaneous county bonds	607,500 00	611,500 00	619,000 00
Territory of New Mexico bonds	50,000 00	51,000 00	52,000 00
Southern Pacific Railroad bonds	198,000 00	204,000 00	210,000 00
Northern Pacific Railroad bonds	100,000 00	110,000 00	113,000 00
Market Street Cable Road bonds, San Francisco	105,000 00	125,000 00	130,000 00
Totals	\$1,510,500 00	\$1,581,500 00	\$1,624,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
United States bonds	\$36,000 00	\$36,000 00	\$45,000 00
Miscellaneous county bonds	314,700 00	285,500 00	330,000 00
Spring Valley Water Company bonds	167,000 00	142,000 00	210,000 00
Territory of Arizona bonds	260,000 00	130,000 00	270,000 00
Southern Pacific Railroad of Arizona bonds	1,400,000 00	1,000,000 00	1,450,000 00
Galveston, Harrisburg, and San Antonio Railroad bonds	617,000 00	475,000 00	640,000 00
Southern Pacific Railroad of California bonds	303,000 00	224,000 00	320,000 00
Northern Pacific Railroad of California bonds	280,000 00	250,000 00	315,000 00
Market Street Cable Railroad of California bonds	515,000 00	515,000 00	640,000 00
5,325 shares San Francisco Gaslight Company	\$532,500 00	\$208,500 00	\$260,000 00
3,300 shares sundry city street and cable railroads	330,000 00	185,000 00	286,000 00
4,375 shares incorporated Banks of State of California	437,500 00	160,000 00	240,000 00
573 shares Spring Valley Water Company	57,300 00	37,300 00	55,000 00
Totals	\$5,250,000 00	\$3,648,300 00	\$5,061,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the German Savings and Loan Society, doing business at City and County of San Francisco, on the ninth day of March, 1886, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$60,000 00	Capital paid up	\$300,000 00
Other real estate	294,521 74	Reserve fund	160,000 00
Invested in stocks and bonds, par value	2,170,500 00	Due depositors	12,662,625 27
Loans on real estate	7,124,072 20	Interest collected	125,507 47
Loans on stocks and bonds	2,869,430 00	Rents, exchange, etc.	702 35
Money on hand	373,874 47	Dividends unpaid	100 00
Due from banks and bankers in San Francisco	350,000 00	Profit and loss	23,000 00
Furniture, fixtures, etc.	500 00	Other liabilities	263 28
Expenses, taxes, etc.	7,157 15	Contingent fund	54,630 02
Other assets	76,772 83		
Total resources	\$13,326,828 39	Total liabilities	\$13,326,828 39

SAN FRANCISCO, March 15, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. E. FARNUM,
J. M. LITCHFIELD,
Bank Commissioners.

STATE OF CALIFORNIA. } ss.
County of San Francisco. }

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the German Savings and Loan Society, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

L. GOTTIG, President.
F. ROEDING, Cashier.

Subscribed and sworn to before me, this tenth day of March, 1886.

J. E. FARNUM,
Bank Commissioner.

STATISTICAL INFORMATION

Supplementary to the report of the German Savings and Loan Society on the morning of January 1, 1886.

1. Number of deposit accounts open January 1, 1886	14,947
2. Number of deposit accounts opened during past year	3,048
3. Number of deposit accounts closed during past year	2,261
4. Amount deposited during the past year	\$6,555,425 96
5. Amount withdrawn during the past year	\$5,763,642 63
6. Amount of dividends or interest to depositors for past year	\$464,065 58
7. Rate per cent per annum of such dividends or interest { Term	4½ per cent.
8. Amount of dividends to stockholders for past year	3½ per cent.
9. Rate per cent per annum of same on paid up capital	3½ per cent.
10. Amount added to reserve fund during past year	\$40,000 00
11. Amount of gross earnings during past year	13½ per cent.
12. Amount of net earnings during past year	\$20,000 00
13. As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger	\$671,885 92
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date	\$526,406 24

July 1, 1885

None.

SEMI-ANNUAL REPORT OF THE

HIBERNIA SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

[Incorporated April 12, 1859.]

Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: 9 A. M. to 3 P. M.)

MYLES D. SWEENEY, President.

ROBERT J. TOBIN, Secretary.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$200,000 00	Reserve fund and profit and loss	\$1,491,025 21
Real estate taken for debt	410,976 14	Due depositors	19,476,413 54
United States bonds	9,382,594 32		
Loans on real estate	10,475,167 13		
Money on hand	303,654 82		
Interest accrued	123,963 30		
Taxes	71,083 04		
Total resources	\$20,967,438 75	Total liabilities	\$20,967,438 75

DETAILS.

This bank has no capital stock. The names of the Directors are as follows: M. D. Sweeney, C. D. O'Sullivan, R. J. Tobin, Gustave Touchard, M. J. O'Connor, J. A. Donohoe, D. J. Oliver, and Richard Tobin.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Alameda	\$53,677 54	\$53,677 54
Marin	6,094 74	6,094 74
San Mateo	2,250 86	2,250 86
Santa Clara	2,342 13	2,342 13
San Francisco	346,610 87	346,610 87
Totals	\$410,976 14	\$410,976 14

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda	\$275,383 99	\$17,458,611 88
Marin	85,958 99	
Napa	24,657 14	
San Mateo	98,219 40	
Santa Clara	36,240 79	
Solano	14,942 86	
Sonoma	2,000 00	
Yolo	5,000 00	\$17,458,611 88
San Francisco	9,932,763 96	
Totals	\$10,475,167 13	

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States bonds, currency 6's	\$800,000 00	\$956,709 25	\$1,059,762 50
United States bonds, 4's, 1907	7,710,000 00	8,425,885 07	9,406,200 00
Totals	\$8,510,000 00	\$9,382,594 32	\$10,465,962 50

SEMI-ANNUAL REPORT OF THE

HIBERNIA SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

[Incorporated April 12, 1859. Reincorporated August 30, 1864.]

Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

MYLES D. SWEENEY, President.

ROBERT J. TOBIN, Secretary.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$200,000 00	Reserve fund and profit and loss	\$1,510,977 72
Real estate taken for debt	330,966 10	Due depositors	19,797,404 07
United States bonds	10,071,769 14		
Loans on real estate	10,065,490 41		
Money on hand	416,757 81		
Checks and other cash items	87,916 63		
Interest accrued	135,481 70		
Total resources	\$21,308,381 79	Total liabilities	\$21,308,381 79

DETAILS.

This bank has no capital stock. The names of the Directors are as follows: Myles D. Sweeney, C. D. O'Sullivan, R. J. Tobin, Gustave Touchard, M. J. O'Connor, Jos. A. Donohoe, Richard Tobin, J. R. Kelly, P. J. Donohoe.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Alameda	\$43,761 13	\$43,761 13
Marin	5,000 00	5,000 00
San Mateo	2,000 00	2,000 00
Santa Clara	2,342 13	2,342 13
San Francisco	277,862 84	277,862 84
Totals	\$330,966 10	\$330,966 10

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda	\$307,774 92	\$16,775,817 35
Marin	86,527 92	
Napa	25,557 00	
San Mateo	201,601 80	
Santa Clara	36,240 22	
Solano	14,273 00	
Sonoma	2,000 00	
Yolo	5,000 00	
San Francisco	9,386,515 55	\$16,775,817 35
Totals	\$10,065,490 41	

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States bonds, as follows:			
Currency, 6's	\$800,000 00	\$950,440 88	\$1,067,275 00
4's of 1891	53,500 00	60,187 32	59,786 25
4's of 1907	8,230,000 00	9,061,140 94	10,359,512 50
Totals	\$9,083,500 00	\$10,071,769 14	\$11,486,573 75

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Hibernia Savings and Loan Society, doing business at City and County of San Francisco, on the twenty-seventh day of March, 1886, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$200,000 00	Reserve fund	\$1,491,037 52
Other real estate	378,757 77	Due depositors	19,209,408 84
Invested in United States bonds (cost)	9,443,213 32	Interest collected	158,994 91
Loans on real estate	10,472,131 55	Rents, exchange, etc.	1,222 40
Money on hand	262,314 58	Other liabilities	7,947 38
Expenses, taxes, etc.	82,770 03		
Other assets	29,423 80		
Total resources	\$20,868,611 05	Total liabilities	\$20,868,611 05

SAN FRANCISCO, April 2, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. E. FARNUM,
J. M. LITCHFIELD,
WM. F. WHITE,
Bank Commissioners.

STATE OF CALIFORNIA,
County of San Francisco. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Hibernia Savings and Loan Society, the character and value of

its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

MYLES D. SWEENEY, President.
ROBERT J. TOBIN, Secretary.
ROBERT RAY, Ass't Secretary.

Subscribed and sworn to before me, this twenty-ninth day of March, 1886.

WM. F. WHITE,
Bank Commissioner.

STATISTICAL INFORMATION

Supplementary to the report of the Hibernia Savings and Loan Society on the morning of January 1, 1886.

1. Number of deposit accounts open January 1, 1886.....	29,432
2. Number of deposit accounts opened during past year.....	8,441
3. Number of deposit accounts closed during past year.....	7,934
4. Amount deposited during the past year.....	\$6,777,283 47
5. Amount withdrawn during the past year.....	\$7,888,786 25
6. Amount of dividends or interest to depositors for past year.....	\$701,275 14
7. Rate per cent per annum of such dividends or interest—Uniform rate to depositors.....	3.82½ per cent.
8. Amount of dividends to stockholders for past year.....	No stockholders.
9. Rate per cent per annum of same on paid up capital.....	No capital.
10. Amount added to reserve fund during past year.....	\$173,198 19
11. Amount of gross earnings during past year.....	\$943,975 10
12. Amount of net earnings during past year.....	\$796,118 06
13. As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger.....	July 1, 1885
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same time.....	

SEMI-ANNUAL REPORT OF THE

HUMBOLDT SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

[Incorporated November 24, 1869.]

Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: 9 A. M. to 3 P. M.)

ADOLPH C. WEBER, President.

ERNEST BRAND, Secretary.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$73,105 89	Capital paid in coin.....	\$80,000 00
Real estate taken for debt.....	9,552 81	Reserve fund and profit and loss.....	56,596 04
United States bonds.....	64,382 76	Due depositors.....	2,031,324 75
Miscellaneous bonds and stocks.....	68,625 00	Other liabilities.....	16,049 41
Loans on real estate.....	1,903,245 25		
Loans on stocks, bonds, and warrants.....	500 00		
Loans on other securities (pass books).....	19,320 00		
Money on hand.....	17,572 22		
Due from banks and bankers.....	27,666 27		
Total resources.....	\$2,183,970 20	Total liabilities.....	\$2,183,970 20

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$80,000. The total number of shares of stock issued is 100; the amount paid up on each share of stock is \$800.

The names of the Directors, and number of shares of stock held by each, are as follows:

Adolph C. Weber.....	7 shares.	W. J. Lowry.....	4 shares.
H. Luchsinger.....	4 shares.	A. H. Ryhiner.....	5 shares.
W. S. Keyes.....	9 shares.		

Total number of shares held by the Directors is..... 29 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco.....	\$9,552 81	\$11,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco.....	\$1,318,146 34	\$4,000,000 00
Alameda.....	220,113 12	
San Joaquin.....	140,093 02	
Santa Clara.....	61,631 25	
Solano.....	58,433 34	
Marin.....	29,540 00	
Stanislaus.....	14,700 00	
Napa.....	11,890 00	
Monterey.....	17,000 00	
San Mateo.....	10,987 65	
Contra Costa.....	8,593 30	
San Luis Obispo.....	7,573 38	
Santa Cruz.....	4,593 85	
Totals.....	\$1,903,245 25	\$4,000,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States 4 per cent registered bonds.....	\$60,000 00	\$64,382 76	\$73,800 00
First mortgage bonds Spring Valley Water-works.....	30,000 00	34,425 00	36,600 00
First mortgage bonds Market-Street Railroad Company.....	30,000 00	34,200 00	36,000 00
Totals.....	\$120,000 00	\$133,007 76	\$146,400 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
10,000 first mortgage bonds Southern Pacific Railroad Company.....	\$10,000 00	\$500 00	\$10,400 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Pass-books of the Humboldt Savings and Loan Society.....	\$19,320 00	\$34,869 28

SEMI-ANNUAL REPORT OF THE

HUMBOLDT SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

[Incorporated November 24, 1869.]

Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

ADOLPH C. WEBER, President.

ERNEST BRAND, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$73,105 89	Capital paid in coin.....	\$80,000 00
United States bonds.....	63,182 76	Reserve fund and profit and loss.....	57,596 04
Miscellaneous bonds and stocks.....	185,092 92	Due depositors.....	2,202,202 11
Loans on real estate.....	1,973,875 23	Other liabilities.....	30,238 53
Loans on other securities (pass-books).....	25,100 00		
Money on hand.....	20,433 96		
Due from banks and bankers.....	29,245 92		
Total resources.....	\$2,370,036 68	Total liabilities.....	\$2,370,036 68

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$80,000; the total amount actually paid in coin by stockholders for capital stock is \$80,000. The total number of shares of stock issued is 100; the amount paid up on each share of stock is \$800.

The names of the Directors, and number of shares of stock held by each, are as follows:

A. C. Weber	7 shares.	W. J. Lowry	4 shares.
H. Luchsinger	4 shares.	A. H. Ryhiner	5 shares.
W. S. Keyes	9 shares.		
Total number of shares held by the Directors is			29 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco.....	\$1,285,613 52	\$4,000,000 00
Alameda.....	240,339 72	
San Joaquin.....	145,713 12	
Napa.....	35,665 40	
San Mateo.....	12,186 25	
Santa Cruz.....	41,800 00	
Contra Costa.....	10,760 00	
San Luis Obispo.....	7,016 80	
Monterey.....	17,680 00	
Santa Clara.....	61,112 50	
Solano.....	60,766 67	
Stanislaus.....	14,700 00	
Marin.....	40,521 25	
Totals.....	\$1,973,875 23	\$4,000,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States four per cent bonds, registered.....	\$60,000 00	\$63,182 76	\$75,600 00
First mortgage bonds of Spring Valley Water-works.....	30,000 00	33,525 00	37,500 00
First mortgage bonds of Market Street Cable Road Company.....	55,000 00	65,010 42	70,950 00
First mortgage bonds of Southern Pacific Railroad of California.....	82,000 00	86,557 50	88,560 00
Totals.....	\$227,000 00	\$248,275 68	\$272,610 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Pass-books of the Humboldt Savings and Loan Society.....	\$25,100 00	\$31,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Humboldt Savings and Loan Society, doing business at City and County of San Francisco, on the twenty-ninth day of May, 1886, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$73,105 89	Capital paid up	\$80,000 00
Other real estate	1,052 81	Reserve fund	56,596 04
Invested in stocks and bonds	248,275 68	Due depositors	2,099,441 69
Loans on real estate	1,915,335 15	Interest collected	51,817 11
Loans on other securities	26,500 00	Rents, exchange, etc.	3,188 10
Money on hand	17,740 33	Dividends unpaid	360 00
Due from banks and bankers	14,127 22	Other liabilities	12,428 04
Expenses, taxes, etc.	7,683 90		
Total resources	\$2,303,830 98	Total liabilities	\$2,303,830 98

SAN FRANCISCO, June 2, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

WM. F. WHITE,
J. M. LITCHFIELD,
W. W. MORELAND,
Bank Commissioners.

STATE OF CALIFORNIA, }
County of San Francisco. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Humboldt Savings and Loan Society, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

ADOLPH G. WEBER, President.
ERNEST BRAND, Cashier.

Subscribed and sworn to before me, this first day of June, 1886.

WM. F. WHITE,
Bank Commissioner.

STATISTICAL INFORMATION

Supplementary to the report of the Humboldt Savings and Loan Society on the morning of January 1, 1886.

1. Number of deposit accounts open January 1, 1886	2,997
2. Number of deposit accounts opened during past year	487
3. Number of deposit accounts closed during past year	281
4. Amount deposited during the past year	\$1,212,332 55
5. Amount withdrawn during the past year	\$1,095,641 74
6. Amount of dividends or interest to depositors for past year	84,048 26
7. Rate per cent per annum of such dividends or interest { Term	5 per cent.
Ordinary	4 per cent.
8. Amount of dividends to stockholders for past year	\$8,000 00
9. Rate per cent per annum of same on paid up capital	10 per cent.
10. Amount added to reserve fund during past year	\$2,000 00
11. Amount of gross earnings during past year	\$138,998 12
12. Amount of net earnings during past year	\$87,578 72
13. As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger	Dec. 31, 1885
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date	None.

SEMI-ANNUAL REPORT OF THE

LOS ANGELES SAVINGS BANK—LOS ANGELES.

[Incorporated April 8, 1884.]

Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: 10 A. M. to 3 P. M.)

L. C. GOODWIN, President.

J. V. WACHTEL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate	\$147,370 00	Capital paid in coin	\$25,000 00
Money on hand	4,490 90	Reserve fund and profit and loss	8,553 35
Checks and other cash items	96 32	Due depositors	139,758 29
Due from banks and bankers	7,180 44		
Furniture and fixtures	3,582 27		
Interest accrued	2,301 70		
Expenses and taxes	8,290 01		
Total resources	\$173,311 64	Total liabilities	\$173,311 64

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$25,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows:

Isaiah W. Hellman.....	451 shares.	L. C. Goodwin.....	50 shares.
John E. Plater.....	200 shares.	R. S. Baker.....	50 shares.
J. A. Paxton.....	100 shares.		

Total number of shares held by the Directors is 851 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles	\$147,370 00	\$353,688 00

SEMI-ANNUAL REPORT OF THE

LOS ANGELES SAVINGS BANK—LOS ANGELES.

[Incorporated April 8, 1884.]

Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)
L. C. GOODWIN, President. J. V. WACHTEL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$176,906 17	Capital paid in coin.....	\$25,000 00
Money on hand.....	1,371 35	Reserve fund, and profit and loss.....	8,600 40
Checks, and other cash items.....	76 77	Due depositors.....	180,296 67
Due from banks and bankers.....	24,213 01		
Furniture and fixtures.....	3,582 27		
Expenses and taxes.....	7,747 50		
Total resources.....	\$213,897 07	Total liabilities.....	\$213,897 07

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$25,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows:

Isaias W. Hellman.....	451 shares.	L. C. Goodwin.....	50 shares.
J. E. Plater.....	200 shares.	E. S. Baker.....	50 shares.
J. A. Paxton.....	100 shares.		

Total number of shares held by the Directors is 851 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles.....	\$176,906 17	\$424,560 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Los Angeles Savings Bank, doing business at City and County of Los Angeles, on the sixth day of November, 1885, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$123,275 00	Capital paid up.....	\$25,000 00
Money on hand.....	3,027 90	Due depositors.....	127,857 30
Due from banks and bankers.....	20,501 07	Interest collected.....	3,847 77
Furniture, fixtures, etc.....	3,582 27		
Expenses, taxes, etc.....	6,318 83		
Total resources.....	\$156,705 07	Total liabilities.....	\$156,705 07

LOS ANGELES, November 7, 1885.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. E. FARNUM,
WM. F. WHITE,
Bank Commissioners.

STATE OF CALIFORNIA,
County of Los Angeles. } ss.

I solemnly swear, that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Los Angeles Savings Bank, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

L. C. GOODWIN, President.
J. V. WACHTEL, Secretary.

Subscribed and sworn to before me, this sixth day of November, 1885.

WM. F. WHITE,
Bank Commissioner.

STATISTICAL INFORMATION

Supplementary to the report of the Los Angeles Savings Bank of Los Angeles, California, on the morning of January 1, 1886.

1. Number of deposit accounts open January 1, 1886.....	462
2. Number of deposit accounts opened during past year.....	535
3. Number of deposit accounts closed during past year.....	355
4. Amount deposited during the past year.....	\$172,971 68
5. Amount withdrawn during the past year.....	\$129,364 17
6. Amount of dividends or interest to depositors for past year.....	\$3,833 45
7. Rate per cent per annum of such dividends or interest { Term.....	5 per cent.
Ordinary.....	3 per cent.
8. Amount of dividends to stockholders for past year.....	None.
9. Rate per cent per annum of same on paid up capital.....	Nothing.
10. Amount added to reserve fund during past year.....	Nothing.
11. Amount of gross earnings during past year { Interest collected. \$12,215 53 } \$14,517 23	
Interest accrued.. 2,301 70 }	
12. Amount of net earnings during past year.....	\$263 34
13. As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger.....	Dec. 20, 1885
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date.....	Nothing.

SEMI-ANNUAL REPORT OF THE
BANK OF MENDOCINO.

[Incorporated September 14, 1870.]

Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

EUGENE BROWN, President.

WM. HEESER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$5,325 88	Reserve fund and profit and loss	\$15,352 42
Loans on real estate	268,323 52	Due depositors	278,512 96
Money on hand	10,899 78		
Due from banks and bankers	8,316 20		
Furniture and fixtures	1,000 00		
Total resources	\$293,865 38	Total liabilities	\$293,865 38

DETAILS.

This bank has no capital stock. The names of the Directors are as follows: Eugene Brown, C. W. Denslow, Ruel Stickney, Jerome B. Ford, James Townsend, Augustus Heeser, Wm. Heeser.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Mendocino	\$5,325 88	\$6,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Mendocino	\$238,075 72	\$430,000 00
Alameda	16,123 60	40,000 00
Humboldt	14,122 59	30,000 00
Totals	\$268,321 91	\$500,000 00

SEMI-ANNUAL REPORT OF THE
BANK OF MENDOCINO.

[Incorporated September 14, 1870.]

Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

EUGENE BROWN, President.

WM. HEESER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$5,924 52	Reserve fund and profit and loss	\$13,814 78
Loans on real estate	281,991 82	Due depositors	287,686 84
Loans on personal security (including overdrafts)	1 61		
Money on hand	8,995 97		
Due from banks and bankers	3,587 70		
Furniture and fixtures	1,000 00		
Total resources	\$301,501 62	Total liabilities	\$301,501 62

DETAILS.

This bank has no capital stock. The names of the Directors are as follows: Eugene Brown, J. B. Ford, J. Townsend, Ruel Stickney, C. W. Denslow, A. Heeser, Wm. Heeser.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Mendocino	\$5,924 52	\$7,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda	\$16,450 68	\$35,000 00
Humboldt	14,893 87	30,000 00
Mendocino	250,647 27	450,000 00
Totals	\$281,991 82	\$515,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Mendocino, doing business at Mendocino, County of Mendocino, on the fifteenth day of August, 1885, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$8,807 63	Reserve fund	\$11,304 73
Loans on real estate	271,677 87	Due depositors	278,120 43
Money on hand	10,511 33	Due banks and bankers	11,661 65
Due from banks and bankers	11,542 09	Interest collected	15 73
Furniture, fixtures, etc.	1,000 00	Rents, exchange, etc.	27 50
Expenses, taxes, etc.	5 56	Profit and loss	2,414 44
Total resources	\$303,544 48	Total liabilities	\$303,544 48

MENDOCINO, August 19, 1885.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. E. FARNUM,
WM. F. WHITE,
Bank Commissioners.

STATE OF CALIFORNIA, } ss.
County of Mendocino, }

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of Mendocino, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

WM. HEESER.
A. HEESER.
C. W. DENSLOW.
EUGENE BROWN.

Subscribed and sworn to before me, this seventeenth day of August, 1885.

WM. F. WHITE,
Bank Commissioner.

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Mendocino, doing business at Mendocino, County of Mendocino, on the twenty-third day of June, 1886, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$5,924 52	Reserve fund	\$11,643 26
Loans on real estate	276,042 99	Due depositors	280,796 52
Money on hand	6,997 45	Due banks and bankers	2,813 88
Due from banks and bankers	6,154 71	Interest collected	3,812 07
Furniture, fixtures, etc.	1,000 00	Rent, exchange, etc.	45 30
Expenses, taxes, etc.	2,847 45		
Other assets	143 91		
Total resources	\$299,111 03	Total liabilities	\$299,111 03

MENDOCINO, June 24, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. M. LITCHFIELD,
W. W. MORELAND,
Bank Commissioners.

STATE OF CALIFORNIA, } ss.
County of Mendocino, }

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of Mendocino, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

EUGENE BROWN, President.
WM. HEESER, Cashier.

Subscribed and sworn to before me, this twenty-third day of June, 1886.

J. M. LITCHFIELD,
Bank Commissioner.

STATISTICAL INFORMATION

Supplementary to the report of the Bank of Mendocino on the morning of January 1, 1886.

1. Number of deposit accounts open January 1, 1886	449
2. Number of deposit accounts opened during past year	106
3. Number of deposit accounts closed during past year	135
4. Amount deposited during the past year, including dividends credited ..	\$133,007 24
5. Amount withdrawn during the past year	\$152,932 84
6. Amount of dividends or interest to depositors for past year	\$13,681 98
7. Rate per cent per annum of such dividends or interest—Ordinary	5 per cent.
8. Amount of dividends to stockholders for past year	No stock.
9. Rate per cent per annum of same on paid up capital	
10. Amount added to reserve fund during past year	\$704 72
11. Amount of gross earnings during past year	\$21,366 04
12. Amount of net earnings during past year	\$12,070 38
13. As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger	
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date	\$0 10

Dec. 31, 1885

SEMI-ANNUAL REPORT OF THE

MERCED SECURITY SAVINGS BANK—MERCED.

[Incorporated March 11, 1875.]

Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: 9 A. M. to 3 P. M.)

GEORGE H. FANCHER, President.

W. W. WESTBAY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$10,362 91	Capital paid in coin	\$60,000 00
Real estate taken for debt	432 43	Reserve fund and profit and loss	16,504 09
County warrants	1,710 53	Due depositors	350,050 85
Loans on real estate	293,712 11		
Loans on other securities (grain, etc.)	25,308 80		
Money on hand	23,911 73		
Checks and other cash items	434 65		
Due from banks and bankers	55,151 15		
Furniture and fixtures	2,197 31		
Interest accrued	8,217 29		
Other assets	116 03		
Total resources	\$426,554 94	Total liabilities	\$426,554 94

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$60,000. The total number of shares of stock issued is 3,000; the amount paid up on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows:

Wm. A. Aldrich	820 shares.	C. H. Huffman	100 shares.
A. A. Smith	140 shares.	L. R. Fancher	63 shares.
G. H. Fancher	300 shares.	H. N. Rucker	5 shares.
J. K. Law	20 shares.		

Total number of shares held by the Directors is 1,448 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Merced	\$432 43	\$432 43

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Merced	\$235,412 11	} \$413,004 00
Mariposa	2,250 00	
Stanislaus	7,000 00	
Fresno and Tulare	1,250 00	
Tulare	24,250 00	
Fresno	23,550 00	
Totals	\$293,712 11	\$413,004 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.
Merced County warrants	\$1,710 53	\$1,710 53

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts on wheat	\$14,272 13	\$17,575 00
Warehouse receipts on wool	9,000 00	12,000 00
Warehouse receipts on corn	200 00	1,000 00
Deposit this bank	1,836 67	1,836 67
Totals	\$25,308 80	\$32,411 67

SEMI-ANNUAL REPORT OF THE

MERCED SECURITY SAVINGS BANK.

[Incorporated March 11, 1875.]

Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

G. H. FANCHER, President.

W. W. WESTBAY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$10,371 56	Capital paid in coin	\$60,000 00
Real estate taken for debt	15,130 66	Reserve fund and profit and loss	19,542 14
County warrants	83 75	Due depositors	306,441 17
Loans on real estate	312,817 15	Other liabilities	1,415 54
Loans on other securities (grain, etc.)	7,916 80		
Money on hand	4,331 20		
Checks and other cash items	200 00		
Due from banks and bankers	34,350 42		
Furniture and fixtures	2,197 31		
Total resources	\$387,398 85	Total liabilities	\$387,398 85

DETAILS:

The amount of capital stock is \$300,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$60,000. The total number of shares of stock issued is 3,000; the amount paid up on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows:

Wm. A. Aldrich	820 shares.	J. K. Law	20 shares.
A. A. Smith	140 shares.	C. H. Huffman	100 shares.
G. H. Fancher	300 shares.	H. N. Rucker	5 shares.
L. R. Fancher	63 shares.		

Total number of shares held by the Directors is 1,448 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Merced	\$432 43	\$432 43
Fresno	14,698 23	19,000 00
Totals.....	\$15,130 66	\$19,432 43

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Merced	\$275,717 15	} \$556,805 00
Mariposa	2,250 00	
Stanislaus	7,000 00	
Fresno and Tulare.....	27,850 00	
Totals.....	\$312,817 15	\$556,805 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Merced County warrants-----	\$83 75	\$83 75	\$83 75

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Coin.....	\$368 08	\$1,000 00
Bills Merced County.....	1,135 01	1,195 01
Warehouse receipts on wool.....	4,000 00	9,600 00
Warehouse receipts on wheat.....	1,310 78	2,580 00
Deposit this bank.....	1,102 93	1,102 93
Totals.....	\$7,916 80	\$15,477 94

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Merced Security Savings Bank, doing business at Merced, County of Merced, on the fifth day of January, 1886, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$10,362 91	Capital paid up.....	\$60,000 00
Other real estate.....	432 43	Reserve fund.....	15,125 95
Invested in stocks and bonds.....	1,710 53	Due depositors.....	314,659 79
Loans on real estate.....	286,124 24	Interest collected.....	6,555 85
Loans on other securities (grain, etc.).....	24,676 56	Rents, exchange, etc.....	272 81
Money on hand.....	32,205 20		
Due from banks and bankers.....	23,608 84		
Furniture, fixtures, etc.....	2,197 31		
Expenses, taxes, etc.....	6,641 88		
Other assets.....	8,654 50		
Total resources.....	\$396,614 40	Total liabilities.....	\$396,614 40

MERCED, January 6, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. M. LITCHFIELD,
WM. F. WHITE,
· Bank Commissioners.

STATE OF CALIFORNIA, }
County of Merced. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Merced Security Savings Bank, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

G. H. FANCHER, President.
W. W. WESTBAY, Cashier.

Subscribed and sworn to before me, this sixth day of January, 1886.

WM. F. WHITE,
Bank Commissioner.

STATISTICAL INFORMATION

Supplementary to the report of the Merced Security Savings Bank on the morning of January 1, 1886.

1. Number of deposit accounts open January 1, 1886	296
2. Number of deposit accounts opened during past year	81
3. Number of deposit accounts closed during past year	140
4. Amount deposited during the past year	\$229,369 24
5. Amount withdrawn during the past year	\$236,663 26
6. Amount of dividends or interest to depositors for past year	\$11,190 58
7. Rate per cent per annum of such dividends or interest	5 per cent.
	{ Term
	{ Ordinary
8. Amount of dividends to stockholders for past year	\$2,804 16
9. Rate per cent per annum of same on paid up capital	5 per cent.
10. Amount added to reserve fund during past year	\$5,775 67
11. Amount of gross earnings during past year	\$32,028 87
12. Amount of net earnings during past year	\$6,597 31
13. As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger	Jan. 1, 1886
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date	None

SEMI-ANNUAL REPORT OF THE
OAKLAND BANK OF SAVINGS.

[Incorporated August 13, 1867.]

Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: 9 A. M. to 3 P. M.)

E. C. SESSIONS, President.

W. W. GARTHWAITE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$105,000 00	Capital paid in coin	\$475,000 00
Real estate taken for debt	67,241 57	Reserve fund and profit and loss	25,000 00
Miscellaneous bonds and stocks	729,015 18	Due depositors	1,921,560 26
Loans on real estate	1,024,761 09		
Loans on stocks, bonds, and warrants	101,295 59		
Loans on other securities (grain, etc.)	1,131 81		
Loans on personal security (including overdrafts)	147,566 37		
Money on hand	82,644 94		
Checks and other cash items	21,608 30		
Due from banks and bankers	120,595 41		
Furniture and fixtures	1,500 00		
Interest accrued	19,200 00		
Total resources	\$2,421,560 26	Total liabilities	\$2,421,560 26

DETAILS.

The amount of capital stock is \$1,000,000; the amount subscribed is \$950,000; the total amount actually paid in coin by stockholders for capital stock is \$475,000. The total number of shares of stock issued is 9,500; the amount paid up on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows:

W. A. Aldrich	435 shares.	Israel Lawton	10 shares.
F. Blake	155 shares.	Henry Rogers	100 shares.
R. E. Cole	65 shares.	E. C. Sessions	100 shares.
W. E. Miller	200 shares.	E. A. Haines	625 shares.
S. Merritt	700 shares.		
Total number of shares held by the Directors is		2,390 shares.	

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Alameda	\$66,347 31	\$67,000 00
San Francisco	894 26	1,000 00
Totals	\$67,241 57	\$68,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda	\$987,043 09	\$1,975,000 00
Contra Costa	6,300 00	13,000 00
Merced	3,500 00	12,000 00
Santa Clara	10,905 00	45,000 00
Solano	4,000 00	12,600 00
San Joaquin	2,000 00	15,000 00
Tehama	6,000 00	66,000 00
Tulare	5,013 00	11,000 00
Totals	\$1,024,761 09	\$2,149,600 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Bonds of counties and municipal corporations of California	\$344,890 00	\$344,890 00	\$700,015 18
Bonds of other solvent corporations	335,000 00	335,000 00	
Stock Bank of California	20,000 00	29,000 00	
General premium account		20,125 18	
Totals	\$699,890 00	\$729,015 18	\$732,815 18

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Capital stock and bonds of various solvent corporations, such as banks, insurance companies, etc.	\$220,000 00	\$101,295 59	\$190,400 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Savings account pass-books	\$1,131 81	\$1,625 00

SEMI-ANNUAL REPORT OF THE

OAKLAND BANK OF SAVINGS.

[Incorporated August 13, 1867.]

Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

E. C. SESSIONS, President.

W. W. GARTHWAITE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$105,000 00	Capital paid in coin	\$475,000 00
Real estate taken for debt	41,610 77	Reserve fund and profit and loss	25,000 00
Miscellaneous bonds and stocks	839,161 43	Due depositors	2,081,441 02
Loans on real estate	1,138,948 17	Other liabilities	11,000 00
Loans on stocks, bonds, and warrants	145,216 25		
Loans on other securities (grain, etc.)	3,410 37		
Loans on personal security (including overdrafts)	51,238 80		
Money on hand	69,013 04		
Checks and other cash items	10,577 75		
Due from banks and bankers	186,764 44		
Furniture and fixtures	1,500 00		
Total resources	\$2,592,441 02	Total liabilities	\$2,592,441 02

DETAILS.

The amount of the capital stock is \$1,000,000; the amount subscribed is \$950,000; the total amount actually paid in coin by stockholders for capital stock is \$475,000. The total number of shares of stock issued is 9,500; the amount paid up on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows:

W. A. Aldrich	435 shares.	W. E. Miller	200 shares.
F. Blake	242½ shares.	Sm'l Merritt	700 shares.
R. E. Cole	65 shares.	H. Rogers	100 shares.
E. A. Haines	625 shares.	E. C. Sessions	100 shares.
I. Lawton	10 shares.		
Total number of shares held by the Directors is			2,477½ shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Alameda	\$40,716 51	} \$47,750 00
San Francisco	894 26	
Totals	\$41,610 77	\$47,750 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda	\$1,014,548 17	\$2,030,000 00
Contra Costa	11,300 00	25,000 00
Fresno	51,100 00	125,000 00
Solano	4,000 00	12,600 00
San Joaquin	2,000 00	15,000 00
Tehama	6,000 00	66,000 00
Tulare	50,000 00	125,000 00
Totals	\$1,138,948 17	\$2,398,600 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Bonds of counties and municipal corporations of California	\$332,880 00	\$332,880 00	} \$843,585 18
Bonds and stocks of other solvent corporations	532,500 00	481,426 25	
General premium account and interest accrued		24,855 18	
Totals	\$865,380 00	\$839,161 43	\$843,585 18

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Capital stock and bonds of various solvent corporations, such as banks, insurance companies, etc.	\$231,500 00	\$145,216 25	\$231,270 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts	\$2,500 00	\$4,200 00
Savings account pass-books	910 37	1,050 00
Totals	\$3,410 37	\$5,250 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Oakland Bank of Savings, doing business at Oakland, County of Alameda, on the fourth day of August, 1885, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises (including vaults)-----	\$105,000 00	Capital paid up -----	\$475,000 00
Other real estate-----	80,136 52	Reserve fund-----	25,000 00
Invested in stocks and bonds-----	751,349 58	Due depositors-----	1,879,194 78
Loans on real estate-----	973,357 58	Due banks and bankers-----	2,246 55
Loans on stocks and bonds-----	138,698 54	Interest collected-----	9,133 57
Loans on other securities (grain, etc.)-----	16,004 38	Rents, exchange, etc.-----	1,209 37
Loans on personal security-----	214,481 92	Dividends unpaid-----	4,502 89
Money on hand-----	84,887 13	Other liabilities, taxes-----	7,000 00
Due from banks and bankers-----	22,797 95		
Furniture, fixtures, etc.-----	1,500 00		
Expenses, taxes, etc.-----	1,459 86		
Other assets-----	13,613 50		
Total resources-----	\$2,403,287 16	Total liabilities-----	\$2,403,287 16

OAKLAND, August 6, 1885.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California.

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. E. FARNUM,
J. M. LITCHFIELD,
WM. F. WHITE,
Bank Commissioners.

STATE OF CALIFORNIA, }
County of Alameda. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Oakland Bank of Savings, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

E. C. SESSIONS, President.
W. W. GARTHWAITE, Cashier.

Subscribed and sworn to before me, this fifth day of August, 1885.

WM. F. WHITE,
Bank Commissioner.

STATISTICAL INFORMATION

Supplementary to the report of the Oakland Bank of Savings on the morning of January 1, 1886.

1. Number of deposit accounts open January 1, 1886	2,809
2. Number of deposit accounts opened during past year	1,074
3. Number of deposit accounts closed during past year	858
4. Amount deposited during the past year	\$900,214 70
5. Amount withdrawn during the past year	\$788,210 14
6. Amount of dividends or interest to depositors for past year	\$64,583 18
7. Rate per cent per annum of such dividends or interest	<div> <div>1st term</div> <div>2d term</div> <div>4.3 per cent.</div> <div>4.5 per cent.</div> </div>
8. Amount of dividends to stockholders for past year	\$33,250 00
9. Rate per cent per annum of same on paid up capital	7 per cent.
10. Amount added to reserve fund during past year	
11. Amount of gross earnings during past year	\$131,206 46
12. Amount of net earnings during past year	\$100,231 68
13. As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger	April 1, 1885
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date.	\$39 00

SEMI-ANNUAL REPORT OF THE

PEOPLE'S SAVINGS BANK—SACRAMENTO.

[Incorporated May 23, 1879.]

Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: 10 A. M. to 3 P. M.)

WM. BECKMAN, President.

WM. F. HUNTOON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt.....	\$4,552 65	Capital paid in coin.....	\$225,237 10
Miscellaneous bonds and stocks.....	11,220 00	Reserve fund and profit and loss.....	38,390 54
Loans on real estate.....	393,600 77	Due depositors.....	180,588 77
Money on hand.....	28,848 43	Due banks and bankers.....	3,110 89
Due from banks and bankers.....	1,837 12	Other liabilities.....	3,166 35
Furniture and fixtures.....	2,479 00		
Expenses and taxes.....	8,455 68		
Total resources.....	\$450,493 65	Total liabilities.....	\$450,493 65

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$409,522; the total amount actually paid in coin by stockholders for capital stock is \$225,237 10. The total number of shares of stock issued is 409,522; the total amount paid up on each share of stock is 55 cents.

The names of the Directors, and number of shares of stock held by each, are as follows:

Wm. Beckman.....	42,506 shares.	G. M. Hayton.....	6,498 shares.
J. L. Huntoon.....	33,472 shares.	Wm. Johnston.....	1,056 shares.
E. J. Croly.....	4,119 shares.	E. C. Atkinson.....	221 shares.
S. Gottlieb.....	2,847 shares.		

Total number of shares held by the Directors is 90,719 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sacramento	\$3,125 00	\$3,125 00
Colusa	1,427 65	1,427 65
Totals	\$4,552 65	\$4,552 65

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Colusa.....	\$150,263 41	\$327,160 00
Washoe, Nevada.....	70,475 00	122,700 00
Placer.....	35,271 52	86,400 00
Tehama.....	14,300 00	35,400 00
Sutter.....	14,300 00	40,000 00
Sacramento.....	75,197 86	170,000 00
El Dorado.....	6,300 00	20,430 00
Butte.....	8,000 00	20,800 00
Amador.....	8,292 98	13,500 00
Yolo.....	4,000 00	12,000 00
Solano.....	2,500 00	20,100 00
San Joaquin.....	4,700 00	8,600 00
Totals.....	\$393,600 77	\$877,090 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
902 shares stock in Odd Fellows' Hall Association, Sacramento	\$14,960 00	\$11,220 00	\$12,000 00

SEMI-ANNUAL REPORT OF THE

PEOPLE'S SAVINGS BANK—SACRAMENTO.

[Incorporated May 23, 1879.]

Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

WM. BECKMAN, President.

WM. F. HUNTOON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$4,552 65	Capital paid in coin	\$225,237 10
Miscellaneous bonds and stocks	11,220 00	Reserve fund and profit and loss	40,004 05
Loans on real estate	402,706 50	Due depositors	183,151 06
Money on hand	18,456 11	Other liabilities	3,347 06
Due from banks and bankers	7,418 71		
Furniture and fixtures	2,479 00		
Expenses and taxes	4,906 30		
Total resources	\$451,739 27	Total liabilities	\$451,739 27

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$409,522; the total amount actually paid in coin by stockholders for capital stock is \$225,237 10. The total number of shares of stock issued is 409,522; the amount paid up on each share of stock is 55 cents.

The names of the Directors, and number of shares of stock held by each, are as follows:

William Beckman	50,332 shares.	S. Gottlieb	1,131 shares.
J. L. Huntoon	41,237 shares.	William Johnston	1,056 shares.
E. J. Croly	4,119 shares.	E. C. Atkinson	221 shares.
G. M. Hayton	6,498 shares.		

Total number of shares held by the Directors is 104,594 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sacramento	\$4,552 65	\$4,552 65

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Colusa	\$139,361 39	\$316,160 00
Washoe (Nevada)	75,475 00	131,900 00
Placer	35,271 52	86,400 00
Tehama	16,300 00	35,000 00
Sutter	18,465 00	40,000 00
Sacramento	90,400 59	189,000 00
El Dorado	5,600 00	16,430 00
Butte	8,000 00	20,800 00
Amador	7,333 00	13,500 00
Yolo	4,000 00	12,000 00
Solano	2,500 00	20,100 00
Totals	\$402,706 50	\$881,290 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
902 shares stock of Odd Fellows' Hall Association, Sacramento	\$14,960 00	\$11,220 00	\$14,960 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the People's Savings Bank, doing business at Sacramento, County of Sacramento, on the third day of March, 1886, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$4,552 65	Capital paid up	\$225,237 10
Invested in stocks and bonds	11,220 00	Reserve fund	16,846 87
Loans on real estate	397,409 46	Due depositors	185,841 07
Money on hand	21,142 99	Due banks and bankers	428 20
Due from banks and bankers	3,048 79	Interest collected	5,420 00
Furniture, fixtures, etc.	2,479 00	Rents, exchange, etc.	438 50
Expenses, taxes, etc.	1,564 95	Dividends unpaid	4,082 21
		Profit and loss	3,173 89
Total resources	\$441,417 84	Total liabilities	\$441,417 84

SACRAMENTO, March 5, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. M. LITCHFIELD,
WM. F. WHITE,
Bank Commissioners.

STATE OF CALIFORNIA, } ss.
County of Sacramento. }

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the People's Savings Bank, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

WM. BECKMAN, President.
WM. F. HUNTOON, Cashier.

Subscribed and sworn to before me, this fourth day of March, 1886.

WM. F. WHITE,
Bank Commissioner.

STATISTICAL INFORMATION

Supplementary to the Report of the People's Savings Bank, Sacramento, on the morning of January 1, 1886.

1. Number of deposit accounts open January 1, 1886	379
2. Number of deposit accounts opened during past year	170
3. Number of deposit accounts closed during past year	191
4. Amount deposited during the past year	\$276,003 16
5. Amount withdrawn during the past year	\$330,422 01
6. Amount of dividends or interest to depositors for past year	\$11,233 41
7. Rate per cent per annum of such dividends or interest { Term	5 per cent.
8. Amount of dividends to stockholders for past year	\$8,954 01
9. Rate per cent per annum of same on paid up capital	5 per cent.
10. Amount added to reserve fund during past year	\$3,931 86
11. Amount of gross earnings during past year	\$38,796 24
12. Amount of net earnings during past year	\$25,493 25
13. As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger	Nov. 1, 1885.
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date	None.

SEMI-ANNUAL REPORT OF

THE SANTA CRUZ BANK OF SAVINGS AND LOAN.

[Incorporated March, 1870.]

Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: 10 A. M. to 4 P. M.)

HENRY SKINNER, President.

E. J. COX, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$6,000 00	Capital paid in coin	\$20,000 00
Real estate taken for debt	19,450 00	Reserve fund and profit and loss	8,955 20
Miscellaneous bonds and stocks	10,960 00	Due depositors	176,695 15
Loans on real estate	144,435 00	Other liabilities	88 00
Money on hand	3,393 35		
Due from banks and bankers	20,000 00		
Furniture and fixtures	1,000 00		
Interest accrued	500 00		
Total resources	\$205,738 35	Total liabilities	\$205,738 35

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$20,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows:

Wm. Effey	30 shares.	F. H. Runge	9 shares.
P. B. Fagen	70 shares.	H. Willey	150 shares.
H. Skinner	115 shares.	F. Hageman	40 shares.
A. P. Swanton	24 shares.		

Total number of shares held by the Directors is

REAL ESTATE TAKEN FOR DEBT.

County Situated in.	Cost on Books.	Market Value.
Santa Cruz	\$19,450 00	\$23,800 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Monterey	\$18,500 00	\$39,000 00
San Mateo	20,500 00	32,500 00
Santa Cruz	105,435 00	200,000 00
Totals	\$144,435 00	\$271,500 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
The Bank of Santa Cruz County	\$10,960 00	\$10,960 00	\$11,234 00

SEMI-ANNUAL REPORT OF THE

SANTA CRUZ BANK OF SAVINGS AND LOAN.

[Incorporated March, 1870.]

Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

HENRY SKINNER, President.

E. J. COX, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$6,000 00	Capital paid in coin	\$20,000 00
Real estate taken for debt.....	6,500 00	Reserve fund and profit and loss	10,834 65
Miscellaneous bonds and stocks.....	30,960 00	Due depositors	170,846 90
Loans on real estate	149,790 00		
Money on hand	7,431 55		
Furniture and fixtures	1,000 00		
Total resources.....	\$201,681 55	Total liabilities.....	\$201,681 55

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$20,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows:

Henry Skinner.....	123 shares.	F. H. Runge.....	9 shares.
P. B. Fagen.....	77 shares.	E. J. Cox.....	22 shares.
H. Willey.....	150 shares.	W. Effey.....	10 shares.
F. Hageman.....	40 shares.		

Total number of shares held by the Directors is 431 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Santa Cruz	\$6,500 00	\$9,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Monterey.....	\$18,500 00	\$39,000 00
San Mateo.....	20,500 00	32,500 00
Santa Cruz	110,790 00	220,000 00
Totals.....	\$149,790 00	\$291,500 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Bank of Santa Cruz County	\$10,960 00	\$10,960 00	\$11,508 00
Bond of Santa Cruz Water Company.....	20,000 00	20,000 00	20,000 00
Totals.....	\$30,960 00	\$30,960 00	\$31,508 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Santa Cruz Bank of Savings and Loan, doing business at Santa Cruz, County of Santa Cruz, on the fourteenth day of July, 1885, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$6,000 00	Capital paid up.....	\$20,000 00
Other real estate	23,950 00	Reserve fund.....	7,300 00
Invested in stocks and bonds.....	10,960 00	Due depositors	167,911 60
Loans on real estate	137,525 00	Interest collected.....	103 00
Money on hand	17,536 75	Rents, exchange, etc.	135 00
Furniture, fixtures, etc.....	1,000 00	Profit and loss.....	2,122 15
Other assets.....	600 00		
Total resources.....	\$197,571 75	Total liabilities.....	\$197,571 75

SANTA CRUZ, July 15, 1885.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. E. FARNUM.
J. M. LITCHFIELD,
Bank Commissioners.

STATE OF CALIFORNIA,
County of Santa Cruz. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Santa Cruz Bank of Savings and Loan, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

E. J. COX, Cashier.

Subscribed and sworn to before me, this fifteenth day of July, 1885.

J. E. FARNUM,
Bank Commissioner.

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Santa Cruz Bank of Savings and Loan, doing business at Santa Cruz, County of Santa Cruz, on the fourth day of May, 1886, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$6,000 00	Capital paid up.....	\$20,000 00
Other real estate	6,500 00	Reserve fund.....	8,000 00
Invested in stocks and bonds.....	30,960 00	Due depositors	171,060 35
Loans on real estate	148,915 00	Interest collected.....	2,195 95
Money on hand	7,991 90	Rents, exchange, etc.	390 50
Furniture, fixtures, etc.....	1,000 00	Profit and loss.....	510 50
Expenses, taxes, etc.....	790 40		
Total resources.....	\$202,157 30	Total liabilities.....	\$202,157 30

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco	\$4,637,465 77	\$22,000,000 00
Alameda	1,789,608 00	
Butte	45,216 00	
Colusa	208,087 00	
Contra Costa	41,874 00	
Fresno	97,851 00	
Los Angeles	232,325 00	
Marin	446,240 00	
Merced	241,024 00	
Monterey	144,211 00	
Napa	25,583 00	
Placer	45,800 00	
Sacramento	60,259 00	
San Benito	104,642 00	
San Joaquin	212,152 00	
San Mateo	52,111 00	
San Luis Obispo	397,414 00	
Santa Barbara	163,380 00	
Santa Clara	169,202 00	
Siskiyou	57,732 00	
Solano	38,624 00	
Sonoma	2,999 00	
Stanislaus	318,719 00	
Sutter	30,851 00	
Tehama	169,585 00	
Tulare	30,823 00	
Ventura	40,098 00	
Yolo	98,186 00	
Yuba	9,428 00	
Totals	\$9,911,989 77	\$22,000,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States 4½ per cent bonds, registered.....	\$200,000 00	\$217,250 00	\$224,750 00
United States 4 per cent bonds, registered.....	585,000 00	687,000 00	713,700 00
Bonds and warrants of counties of State of California and municipal corporations	122,000 00	119,937 27	123,500 00
Totals	\$907,000 00	\$1,024,187 27	\$1,061,950 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
United States 4 per cent coupon consols	\$1,000 00	\$1,000 00	\$1,000 00
Bonds and promissory notes of quasi-public and industrial corporations	1,117,000 00	950,344 00	1,099,170 00
Shares of capital stock of quasi-public and industrial corporations	929,400 00	295,587 27	532,152 00
Totals	\$2,047,400 00	\$1,246,931 27	\$1,632,322 00

SEMI-ANNUAL REPORT OF THE

SAN FRANCISCO SAVINGS UNION.

[Incorporated June 18, 1862.]

Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

ALBERT MILLER, President.

LOVELL WHITE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$100,000 00	Capital paid in coin	\$400,000 00
Real estate taken for debt	457,668 62	Reserve fund and profit and loss	101,429 28
United States bonds	899,750 00	Due depositors	13,264,333 29
Miscellaneous bonds, stocks, and warrants	242,962 94	Other liabilities	113,720 02
Loans on real estate	10,306,138 97		
Loans on stocks, bonds, and warrants	1,576,320 13		
Money on hand	208,333 46		
Due from banks and bankers	87,308 47		
Furniture and fixtures	1,000 00		
Total resources	\$13,879,482 59	Total liabilities	\$13,879,482 59

DETAILS.

The amount of capital stock is \$400,000; the amount subscribed is \$400,000; the total amount actually paid in coin by stockholders for capital stock is \$400,000. The total number of shares of stock issued is 1,600; the amount paid up on each share of stock is \$250.

The names of the Directors, and number of shares of stock held by each, are as follows:

Albert Miller	80 shares.	G. C. Boardman	12 shares.
J. de Fremery	70 shares.	J. G. Eastland	30 shares.
A. Campbell, Jr.	16 shares.	D. E. Martin	44 shares.
J. Archbald	76 shares.	C. Pace	60 shares.
Wm. Ashburner	22 shares.		

Total number of shares held by the Directors is 410 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco	\$24,278 02	\$457,668 62
Alameda	124,974 33	
Colusa and Yolo	103,947 02	
Santa Clara	10,750 77	
San Mateo	79,941 88	
Solano, Napa, and Sacramento	168,776 60	
Total	\$512,668 62	
Less credit from contingent fund	55,000 00	
Grand totals	\$457,668 62	\$457,668 62

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
San Francisco	\$4,556,699 97
Alameda and Butte	1,742,384 00
Colusa and Contra Costa	384,680 00
Fresno and Kern	129,217 00
Los Angeles and Marin	572,757 00
Merced and Monterey	443,720 00
Napa and Placer	75,823 00
Sacramento	69,293 00
San Benito and San Diego	218,704 00
San Joaquin and San Luis Obispo	714,367 00
San Mateo and Santa Barbara	289,645 00
Santa Clara and Siskiyou	235,720 00
Solano and Sonoma	57,091 00
Stanislaus and Sutter	419,346 00
Tehama and Tulare	253,351 00
Ventura and Yolo	139,706 00
Yuba	3,735 00
Totals	\$10,306,138 97

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States $\frac{1}{2}$ per cent registered bonds	\$200,000 00	\$215,750 00	\$223,750 00
United States 4 per cent registered bonds	585,000 00	684,000 00	735,637 00
California State, city, and county bonds	110,000 00	124,850 00	126,087 00
Bonds of quasi-public and industrial corporations	100,000 00	101,250 00	102,750 00
Warrants of various California counties	22,500 00	16,862 94	22,500 00
Totals	\$1,017,500 00	\$1,142,712 94	\$1,210,724 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
United States 4 per cent coupon consols	\$1,000 00	\$1,000 00	\$1,240 00
California State, city, and county bonds	169,500 00	135,000 00	178,000 00
Bonds and promissory notes of quasi-public and industrial corporations	1,159,000 00	965,025 75	1,189,667 00
Shares of capital stock of quasi-public and industrial corporations	1,077,400 00	475,294 38	741,562 00
Totals	\$2,406,900 00	\$1,576,320 13	\$2,110,469 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the San Francisco Savings Union, doing business at City and County of San Francisco, on the third day of April, 1886, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$100,000 00	Capital paid up	\$400,000 00
Other real estate	472,508 73	Reserve fund	95,194 24
Invested in stocks and bonds	1,015,862 94	Due depositors	12,728,673 69
Loans on real estate	9,843,989 93	Interest collected	153,770 11
Loans on stocks and bonds	934,369 27	Rents, exchange, etc.	3,206 33
Loans on personal security	310,000 00	Profit and loss	17,852 54
Money on hand	246,335 37	Other liabilities	31,306 09
Due from banks and bankers in San Francisco	316,883 27		
Furniture, fixtures, etc.	1,000 00		
Expenses, taxes, etc.	10,934 90		
Other assets	178,618 59		
Total resources	\$13,430,003 00	Total liabilities	\$13,430,003 00

SAN FRANCISCO, April 7, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. E. FARNUM,
J. M. LITCHFIELD,
WM. F. WHITE,
Bank Commissioners.

STATE OF CALIFORNIA, } ss.
County of San Francisco.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the San Francisco Savings Union, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

JAMES DE FREMERY, President.
LOVELL WHITE, Cashier.

Subscribed and sworn to before me, this fifth day of April, 1886.

WM. F. WHITE,
Bank Commissioner.

STATISTICAL INFORMATION

Supplementary to the report of the San Francisco Savings Union on the morning of January 1, 1886.

1. Number of deposit accounts open January 1, 1886	17,096
2. Number of deposit accounts opened during past year	3,537
3. Number of deposit accounts closed during past year	3,189
4. Amount deposited during the past year (exclusive of dividends)	\$6,185,411 95
5. Amount withdrawn during the past year	\$6,155,320 30
6. Amount of dividends or interest to depositors for past year	\$476,970 56
7. Rate per cent per annum of such dividends or interest	<div> <div>Term</div> <div>Ordinary</div> </div> <div> <div>4.5 per cent.</div> <div>3.75 per cent.</div> </div>
8. Amount of dividends to stockholders for past year	\$24,000 00
9. Rate per cent per annum of same on paid up capital	6 per cent.
10. Amount added to reserve fund during past year	\$14,067 83
11. Amount of gross earnings during past year	\$748,205 97
12. Amount of net earnings during past year	\$579,110 74
13. As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger	July 1, 1885
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date	NIL

SEMI-ANNUAL REPORT OF THE

SAN JOSÉ SAFE DEPOSIT BANK OF SAVINGS.

[Incorporated April 29, 1885.]

Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

M. MALARIN, President.

J. E. AUZERAIS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises and vault.....	\$223,000 00	Capital paid in coin	\$300,000 00
United States bonds.....	14,760 00	Reserve fund and profit and	
County warrants	4,921 65	loss	12,209 44
Loans on real estate.....	164,295 00	Due depositors	229,376 53
Loans on stocks, bonds, and			
warrants	1,437 50		
Loans on other securities (grain,			
etc.)	200 00		
Loans on personal security (in-			
cluding overdrafts).....	53,000 00		
Money on hand	20,480 40		
Checks and other cash items ..	374 28		
Due from banks and bankers ..	53,285 29		
Furniture and fixtures	3,270 00		
Interest accrued	2,561 85		
Total resources.....	\$541,585 97	Total liabilities.....	\$541,585 97

DETAILS.

The amount of capital stock is \$1,000,000; the amount subscribed is \$1,000,000; the total amount actually paid in coin by stockholders for capital stock is \$300,000. The total number of shares of stock issued is 10,000; the amount paid up on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows:

E. McLaughlin	4,000 shares.	R. Roberts.....	1,000 shares.
M. Malarin	1,000 shares.	J. E. Auzeais	200 shares.
J. Auzeais	100 shares.		

Total number of shares held by the Directors is 6,300 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Clara.....	\$157,795 00	\$322,320 00
San Benito	6,500 00	11,800 00
Totals	\$164,295 00	\$334,120 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States bonds, 4 per cent.....	\$12,000 00	\$14,760 00	\$14,760 00
County warrants, Santa Clara.....	4,791 50	4,921 65	4,921 65
Totals	\$16,791 50	\$19,681 65	\$19,681 65

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Los Gatos Gas Company, 24 shares.....	\$1,200 00	\$437 50	\$437 50
Commercial and Savings Bank, San José, 25			
shares.....	25,000 00	1,000 00	1,250 00
Totals	\$26,200 00	\$1,437 50	\$1,687 50

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Six hundred bales hay.....	\$200 00	\$579 12

SEMI-ANNUAL REPORT OF THE

SAN JOSÉ SAFE DEPOSIT BANK OF SAVINGS.

[Incorporated April 29, 1885.]

Showing the Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

M. MALARIN, President.

J. E. AUZERAIS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises and vault.....	\$223,000 00	Capital paid in coin	\$300,000 00
United States bonds.....	15,126 50	Reserve fund and profit and	
Miscellaneous bonds and stocks.	18,700 00	loss	25,228 26
County warrants	132 25	Due depositors	405,313 90
Loans on real estate.....	214,826 42		
Loans on stocks, bonds, and			
warrants	14,800 00		
Loans on other securities			
(grain, etc.).....	1,600 00		
Loans on personal security			
(including overdrafts).....	101,089 00		
Money on hand	18,143 70		
Due from banks and bankers ..	113,040 49		
Furniture and fixtures	3,700 00		
Interest accrued	6,383 80		
Total resources.....	\$730,542 16	Total liabilities.....	\$730,542 16

DETAILS.

The amount of capital stock is \$1,000,000; the amount subscribed is \$1,000,000; the total amount actually paid in coin by stockholders for capital stock is \$300,000. The total number of shares of stock issued is 10,000; the amount paid up on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows:

E. McLaughlin	4,000 shares.	R. Roberts.....	1,000 shares.
M. Malarin	1,000 shares.	J. E. Auzeais	200 shares.
John Auzeais	100 shares.		

Total number of shares held by the Directors is 6,300 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Clara	\$208,326 42	\$479,320 00
San Benito	6,500 00	11,800 00
Totals	\$214,826 42	\$491,120 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States bonds	\$30,982 25	\$33,958 75	\$34,082 25
Water company bonds			
County warrants			

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Horse railroad company stock	\$25,500 00	\$14,800 00	\$19,450 00
Water company stock			
Bank stock			

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Wheat	\$1,600 00	\$1,807 06

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the San José Safe Deposit Bank of Savings, doing business at San José, County of Santa Clara, on the twenty-fourth day of July, 1885, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises, including vaults	\$225,000 00	Capital paid up	\$300,000 00
Invested in stocks and bonds	15,613 25	Due depositors	106,616 17
Loans on real estate	63,055 00	Interest collected	1,093 07
Loans on personal security	55,600 00	Rents, exchange, etc.	3,458 63
Money on hand	17,004 71	Other liabilities, contingent fund	6,980 45
Due from banks and bankers	39,980 13		
Furniture, fixtures, etc.	1,404 18		
Expenses, taxes, etc.	491 05		
Total resources	\$418,148 32	Total liabilities	\$418,148 32

SAN JOSÉ, July 25, 1885.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. E. FARNUM,
WM. F. WHITE,
Bank Commissioners.

STATE OF CALIFORNIA, } ss.
County of Santa Clara. }

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the San José Safe Deposit Bank of Savings, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

E. McLAUGHLIN, Manager.
J. E. AUZERAIS, Cashier.

Subscribed and sworn to before me, this twenty-fourth day of July, 1885.

WM. F. WHITE,
Bank Commissioner.

STATISTICAL INFORMATION

Supplementary to the report of the San José Safe Deposit Bank of Savings, San José, California, on the morning of January 1, 1886.

1. Number of deposit accounts open January 1, 1886	279
2. Number of deposit accounts opened during past year (from May first) ..	279
3. Number of deposit accounts closed during past year	
4. Amount deposited during the past year	\$795,193 71
5. Amount withdrawn during the past year	\$565,817 18
6. Amount of dividends or interest to depositors for past year	\$1,819 96
7. Rate per cent per annum of such dividends or interest { Term	4½ per cent.
8. Amount of dividends to stockholders for past year	4 per cent.
9. Rate per cent per annum of same on paid up capital	None.
10. Amount added to reserve fund during past year	\$12,209 44
11. Amount of gross earnings during past year	\$18,594 04
12. Amount of net earnings during past year	\$12,209 44
13. As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger	Dec. 31, 1885
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date	None.

SEMI-ANNUAL REPORT OF THE

SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

[Incorporated July 23, 1857.]

Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: 9 A. M. to 3 P. M.)

HORACE DAVIS, President.

CYRUS W. CARMANY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$45,500 00	Capital paid in coin	\$500,000 00
Real estate taken for debt	1,228,372 72	Reserve fund and profit and loss	216,343 27
Miscellaneous bonds and stocks	528,268 23	Due depositors	2,894,290 49
Loans on real estate	947,711 05	Other liabilities	10,279 63
Loans on stocks, bonds, and warrants	398,410 00		
Loans on personal security	365,000 00		
Money on hand	36,633 02		
Checks and other cash items	21 40		
Due from banks and bankers	49,293 84		
Interest accrued	5,192 50		
Other assets	16,510 63		
Total resources	\$3,620,913 39	Total liabilities	\$3,620,913 39

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$500,000; the total amount actually paid in coin by stockholders for capital stock is \$500,000. The total number of shares of stock issued is 5,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

Horace Davis	200 shares.	J. H. Goodman	276 shares.
Isaac Hyde	300 shares.	Arthur A. Smith	50 shares.
W. A. Aldrich	500 shares.	A. N. Drown	30 shares.
S. C. Bigelow	200 shares.	F. H. Woods	100 shares.
B. O. Devoe	200 shares.		

Total number of shares held by the Directors is 1,856 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco	\$754,598 79	\$754,598 79
Contra Costa	255,800 00	255,800 00
Alameda	117,972 70	117,972 70
Santa Barbara	30,200 00	30,200 00
San Mateo	43,858 93	43,858 93
Tulare	2,061 50	2,061 50
Marin	12,640 80	12,640 80
San Joaquin	4,500 00	4,500 00
Solano	1,490 00	1,490 00
Santa Clara	5,000 00	5,000 00
Napa	250 00	250 00
Totals	\$1,228,372 72	\$1,228,372 72

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco	\$572,203 45	\$2,106,024 55
Alameda	82,226 53	
San Mateo	30,128 01	
Napa	27,000 00	
Tulare	9,332 14	
Fresno	925 00	
San Diego	25,000 00	
Merced	35,500 00	
Solano	45,446 25	
Santa Barbara	2,210 49	
Los Angeles	11,925 50	
Santa Clara	37,386 64	
Contra Costa	12,185 93	
Marin	9,500 00	
San Joaquin	2,741 11	
Stanislaus	20,000 00	
Butte	21,000 00	
Mendocino	3,000 00	
Totals	\$947,711 05	\$2,106,024 55

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Bonds of cities and counties of California	\$113,000 00	\$99,833 46	\$102,250 00
Stocks of Spring Valley Waterworks, and of other solvent corporations	56,700 00	53,175 25	57,353 50
First mortgage bonds of Spring Valley Waterworks, Pacific Rolling Mills, etc.	357,000 00	375,259 52	392,158 75
Totals	\$526,700 00	\$528,268 23	\$551,762 25

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Gas and water stocks and bonds	\$722,000 00	\$517,960 00	\$603,538 00
Bank stocks	93,000 00	89,850 00	117,625 00
Bonds of cities and counties of California	118,000 00	56,200 00	119,240 00
Stocks and bonds of various solvent industrial corporations	189,300 00	99,400 00	121,325 50
Totals	\$1,122,300 00	\$763,410 00	\$961,728 50

SEMI-ANNUAL REPORT OF THE

SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

[Incorporated July 23, 1857.]

Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

HORACE DAVIS, President.

C. W. CARMANY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$45,500 00	Capital paid in coin	\$500,000 00
Real estate taken for debt	1,187,445 93	Reserve fund and profit and loss	205,981 37
Miscellaneous bonds and stocks	683,203 68	Due depositors	3,097,340 92
Loans on real estate	1,002,469 19	Other liabilities	12,189 20
Loans on stocks, bonds, and warrants	296,140 00		
Loans on personal security (including overdrafts)	329,225 94		
Money on hand	165,894 73		
Due from banks and bankers	100,764 52		
Other assets	4,867 50		
Total resources	\$3,815,511 49	Total liabilities	\$3,815,511 49

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$500,000; the total amount actually paid in coin by stockholders for capital stock is \$500,000. The total number of shares of stock issued is 5,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

Horace Davis	200 shares.	J. H. Goodman	276 shares.
Isaac Hyde	300 shares.	A. A. Smith	50 shares.
W. A. Aldrick	500 shares.	A. N. Drown	30 shares.
S. C. Bigelow	200 shares.	F. H. Woods	100 shares.
B. O. Devoe	200 shares.		

Total number of shares held by the Directors is 1,856 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco	\$733,258 38	\$733,258 38
Contra Costa	255,800 00	255,800 00
Alameda	104,854 47	104,854 47
Santa Barbara	24,200 00	24,200 00
San Mateo	43,858 93	43,858 93
Tulare	2,061 50	2,061 50
Marin	12,600 00	12,600 00
San Joaquin	4,500 00	4,500 00
Solano	1,062 65	1,062 65
Santa Clara	5,000 00	5,000 00
Napa	250 00	250 00
Totals	\$1,187,445 93	\$1,187,445 93

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco	\$541,940 21	
Alameda	122,554 07	
San Mateo	30,127 92	
Tulare	7,930 51	
Napa	27,745 75	
San Diego	20,000 00	
Solano	45,191 62	
Los Angeles	36,346 61	
Contra Costa	24,239 00	
Fresno	925 00	
Merced	35,500 00	
Santa Barbara	5,110 49	
Santa Clara	37,315 22	
Marin	8,650 00	
San Joaquin	13,000 00	
Stanislaus	20,000 00	
Butte and Mendocino	24,000 00	
Santa Cruz	1,892 79	
Totals	\$1,002,469 19	\$2,227,710 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Bonds of cities and counties of California	\$109,000 00	\$95,570 96	\$95,570 96
First mortgage bonds of Spring Valley Waterworks, Pacific Rolling Mills, etc.	357,000 00	373,951 47	396,891 95
Spring Valley Waterworks stock, and stock of other solvent corporations	226,000 00	213,681 25	215,627 63
Totals	\$692,000 00	\$683,203 68	\$708,090 54

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Gas and water stocks and bonds	\$285,200 00	\$111,790 00	\$197,725 00
Bank stocks	101,600 00	102,250 00	135,735 00
Bonds of the cities and counties of California	14,000 00	12,600 00	14,000 00
Bonds and stocks of various solvent industrial corporations	157,500 00	69,500 00	109,290 00
Totals	\$558,300 00	\$296,140 00	\$456,750 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Savings and Loan Society, doing business at City and County of San Francisco, on the fifteenth day of March, 1886, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$45,000 00	Capital paid up	\$500,000 00
Other real estate	1,200,476 19	Reserve fund	204,000 00
Invested in stocks and bonds	556,642 98	Due depositors	2,940,679 14
Loans on real estate	973,954 08	Interest collected	21,750 87
Loans on stocks and bonds	420,982 50	Dividends unpaid	590 00
Loans on personal security	345,000 00	Profit and loss	13,248 97
Money on hand	85,725 57	Other liabilities	222 95
Due from banks and bankers	49,293 84		
Expenses, taxes, etc.	3,416 77		
Total resources	\$3,680,491 93	Total liabilities	\$3,680,491 93

SAN FRANCISCO, March 18, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. E. FARNUM,
J. M. LITCHFIELD,
Bank Commissioners.

STATE OF CALIFORNIA, } ss.
County of San Francisco. }

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Savings and Loan Society, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

S. C. BIGELOW, Vice-President.
CYRUS W. CARMANY, Cashier.

Subscribed and sworn to before me, this sixteenth day of March, 1886.

J. E. FARNUM,
Bank Commissioner.

STATISTICAL INFORMATION

Supplementary to the report of the Savings and Loan Society, San Francisco, on the morning of January 1, 1886.

1. Number of deposit accounts open January 1, 1886	3,578
2. Number of deposit accounts opened during past year	771
3. Number of deposit accounts closed during past year	687
4. Amount deposited during the past year	\$1,189,112 64
5. Amount withdrawn during the past year	\$1,040,754 94
6. Amount of dividends or interest to depositors for past year	\$119,174 59
7. Rate per cent per annum of such dividends or interest } Term	
8. Amount of dividends to stockholders for past year	4½ per cent.
9. Rate per cent per annum of same on paid up capital	\$35,000
10. Amount added to reserve fund during past year	7 per cent.
11. Amount of gross earnings during past year	
12. Amount of net earnings during past year	\$174,659 30
13. As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger	\$142,234 97
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date	

SEMI-ANNUAL REPORT OF THE

SAVINGS BANK OF SOUTHERN CALIFORNIA—LOS ANGELES.

[Incorporated January 2, 1885.]

Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: -- A. M. to -- P. M.)

E. F. SPENCE, President.

SAMUEL B. HUNT, Secretary.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate	\$77,310 00	Capital paid in coin	\$20,000 00
Money on hand	4,587 91	Reserve fund and profit and loss	2,862 95
Due from banks and bankers	4,145 50	Due depositors	69,196 51
Furniture and fixtures	1,925 25		
Expenses and taxes	4,090 80		
Total resources	\$92,059 46	Total liabilities	\$92,059 46

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$20,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$20. The names of the Directors, and number of shares of stock held by each, are as follows:

G. H. Bonebrake	100 shares.	B. Howard	100 shares.
John Bryson, Sr.	100 shares.	F. C. Howes	100 shares.
H. L. Drew	100 shares.	J. B. Hunt	100 shares.
J. M. Elliott	100 shares.	H. Mabury	100 shares.
C. N. Hasson	100 shares.	E. F. Spence	100 shares.

Total number of shares held by the Directors is 1,000 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles	\$75,810 00	\$201,200 00
San Bernardino	1,500 00	4,000 00
Totals	\$77,310 00	\$205,200 00

SEMI-ANNUAL REPORT OF THE

SAVINGS BANK OF SOUTHERN CALIFORNIA—LOS ANGELES.

[Incorporated January 3, 1885.]

Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

E. F. SPENCE, President.

SAMUEL B. HUNT, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate	\$137,450 00	Capital paid in coin	\$20,000 00
Money on hand	4,549 08	Reserve fund and profit and loss	6,911 76
Due from banks and bankers	8,296 27	Due depositors	131,273 78
Furniture and fixtures	1,933 15		
Expenses and taxes	5,957 04		
Total resources	\$158,185 54	Total liabilities	\$158,185 54

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$20,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. M. Elliott	100 shares.	H. L. Drew	100 shares.
C. N. Hasson	100 shares.	J. Bryson, Jr.	100 shares.
F. C. Howse	100 shares.	G. H. Bonebrake	100 shares.
B. Howard	100 shares.	E. F. Spence	100 shares.
J. B. Hunt	100 shares.	H. Mabury	100 shares.

Total number of shares held by the Directors is 1,000 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles	\$135,950 00	\$400,300 00
San Bernardino	1,500 00	4,500 00
Totals	\$137,450 00	\$404,800 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Savings Bank of Southern California, doing business at City and County of Los Angeles, on the fourth day of November, 1885, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate	\$65,660 00	Capital paid up	\$10,000 00
Money on hand	2,058 91	Due depositors	62,634 26
Due from banks and bankers	1,450 93	Interest collected	2,187 30
Furniture, fixtures, etc.	1,910 40		
Expenses, taxes, etc.	3,741 32		
Total resources	\$74,821 56	Total liabilities	\$74,821 56

LOS ANGELES, November 5, 1885.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. E. FARNAM,
WM. F. WHITE,
Bank Commissioners.

STATE OF CALIFORNIA,
County of Los Angeles. } ss.

I solemnly swear, that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Savings Bank of Southern California, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

SAMUEL B. HUNT, Secretary.

Subscribed and sworn to before me, this fourth day of November, 1885.

WM. F. WHITE,
Bank Commissioner.

STATISTICAL INFORMATION

Supplementary to the report of the Savings Bank of Southern California on the morning of January 1, 1886.

1. Number of deposit accounts open January 1, 1886	None.
2. Number of deposit accounts opened during past year	495
3. Number of deposit accounts closed during past year	174
4. Amount deposited during the past year	\$131,785 26
5. Amount withdrawn during the past year	\$65,208 75
6. Amount of dividends or interest to depositors for past year	\$632 05
7. Rate per cent per annum of such dividends or interest { Term	5 per cent.
Ordinary	3½ per cent.
8. Amount of dividends to stockholders for past year	None.
9. Rate per cent per annum of same on paid up capital	None.
10. Amount added to reserve fund during past year	None.
11. Amount of gross earnings during past year	\$3,495 00
12. Amount of net earnings during past year	None.
13. As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger	Dec. 31, 1885.
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at the same date	None.

SEMI-ANNUAL REPORT OF THE

SECURITY SAVINGS BANK—SAN FRANCISCO.

[Incorporated March 2, 1871.]

Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: 9:30 A. M. to 3 P. M.)

WINFIELD S. JONES, President.

S. L. ABBOTT, JR., Secretary.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt.....	\$71,000 00	Capital paid in coin.....	\$150,000 00
Miscellaneous bonds and stocks.....	84,086 67	Due depositors.....	1,616,815 88
Loans on real estate.....	991,535 00	Other liabilities.....	111,139 55
Loans on stocks, bonds, and warrants.....	640,118 75		
Loans on other securities (grain, etc.).....	38,000 00		
Money on hand.....	18,875 30		
Due from banks and bankers.....	15,530 07		
Furniture and fixtures.....	150 00		
Interest accrued.....	10,660 40		
Other assets.....	7,999 24		
Total resources.....	\$1,877,955 43	Total liabilities.....	\$1,877,955 43

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$150,000. The total number of shares of stock issued is 1,200; the amount paid up on each share of stock is \$125.

The names of the Directors, and number of shares of stock held by each, are as follows:

D. O. Mills.....	30 shares.	C. Paige.....	40 shares.
Wm. Babcock.....	10 shares.	D. C. McRuer.....	10 shares.
Wm. Alvord.....	10 shares.	Jerome Lincoln.....	56 shares.
S. L. Jones.....	65 shares.	W. S. Jones.....	18 shares.
A. Grant.....	20 shares.		
Total number of shares held by the Directors is.....	259 shares.		

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Napa.....	\$25,000 00	\$25,000 00
San Francisco.....	46,000 00	46,000 00
Totals.....	\$71,000 00	\$71,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda.....	\$148,540 00	\$278,000 00
Butte.....	15,000 00	30,000 00
Colusa.....	36,000 00	93,000 00
Contra Costa.....	3,000 00	8,000 00
Fresno.....	29,000 00	89,000 00
Marin.....	97,500 00	220,000 00
Merced.....	23,000 00	68,000 00
Monterey.....	10,000 00	18,000 00
Napa.....	44,500 00	100,000 00
San Mateo.....	19,000 00	40,000 00
Santa Clara.....	25,000 00	50,000 00
Santa Cruz.....	18,500 00	24,000 00
San Joaquin.....	25,000 00	50,000 00
Solano.....	33,000 00	70,000 00
Sonoma.....	62,800 00	128,000 00
Stanislaus.....	20,000 00	60,000 00
San Francisco.....	381,695 00	762,300 00
Totals.....	\$991,535 00	\$2,088,300 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
City and county bonds.....	\$58,000 00	\$57,382 50	\$57,250 00
Railroad bonds.....	12,000 00	12,000 00	12,000 00
Spring Valley Waterworks stock.....	5,000 00	4,704 17	4,800 00
Contra Costa Water Company bonds.....	10,000 00	10,000 00	10,200 00
Totals.....	\$85,000 00	\$84,086 67	\$84,250 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
City and county bonds.....	\$19,500 00	\$16,750 00	\$20,450 00
United States bonds.....	40,000 00	45,000 00	48,800 00
Railroad stocks and bonds.....	223,800 00	184,275 00	229,333 00
Water stocks and bonds.....	130,000 00	77,100 00	110,580 00
Bank stock.....	257,600 00	234,050 00	318,150 00
Gas stock.....	175,000 00	73,443 75	96,250 00
Insurance stock.....	22,500 00	9,500 00	23,875 00
Totals.....	\$868,400 00	\$640,118 75	\$847,438 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
30,987 bags wheat.....	\$38,000 00	\$50,000 00

SEMI-ANNUAL REPORT OF THE
SECURITY SAVINGS BANK—SAN FRANCISCO.

[Incorporated March 2, 1871.]

Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

WINFIELD S. JONES, Vice-President.

S. L. ABBOT, Jr., Secretary.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$68,000 00	Capital paid in coin	\$150,000 00
Miscellaneous bonds and stocks	83,747 50	Due depositors	1,698,969 52
Loans on real estate	1,124,420 90	Other liabilities	125,535 14
Loans on stocks, bonds, and warrants	544,575 00		
Money on hand	18,729 58		
Due from banks and bankers	116,028 44		
Furniture and fixtures	150 00		
Other assets	18,853 24		
Total resources	\$1,974,504 66	Total liabilities	\$1,974,504 66

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$150,000. The total number of shares of stock issued is 1,200; the amount paid up on each share of stock is \$125.

The names of the Directors, and number of shares of stock held by each, are as follows:

William Alvord	10 shares.	Jerome Lincoln	56 shares.
William Babcock	10 shares.	D. O. Mills	30 shares.
A. Grant	20 shares.	D. C. McRuer	10 shares.
S. L. Jones	65 shares.	Calvin Paige	50 shares.
W. S. Jones	18 shares.		

Total number of shares held by the Directors is

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Napa	\$25,000 00	\$25,000 00
San Francisco	43,000 00	43,000 00
Totals	\$68,000 00	\$68,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda	\$108,640 00	\$233,000 00
Butte	15,000 00	30,000 00
Colusa	36,000 00	93,000 00
Contra Costa	3,000 00	8,000 00
Fresno	29,000 00	89,000 00
Marin	94,000 00	212,000 00
Monterey	10,000 00	18,000 00
Merced	20,000 00	60,000 00
Mendocino	18,500 00	36,000 00
Napa	44,500 00	100,000 00
San Francisco	462,230 90	924,650 00
San Mateo	19,000 00	40,000 00
Santa Clara	25,000 00	50,000 00
Santa Cruz	18,500 00	24,000 00
Solano	52,250 00	140,000 00
Sonoma	93,800 00	195,000 00
San Joaquin	55,000 00	130,000 00
Stanislaus	20,000 00	60,000 00
Totals	\$1,124,420 90	\$2,442,650 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
County and city bonds	\$58,000 00	\$57,047 50	\$57,300 00
Railroad bonds	12,000 00	12,000 00	11,500 00
Contra Costa Water Company bonds	10,000 00	10,000 00	10,500 00
Spring Valley Water stock	5,000 00	4,700 00	4,750 00
Totals	\$85,000 00	\$83,747 50	\$84,050 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
County and city bonds	\$44,500 00	\$14,000 00	\$45,450 00
Railroad stock and bonds	133,800 00	98,275 00	125,555 00
United States bonds	10,000 00	10,000 00	12,400 00
Water stock and bonds	181,500 00	121,450 00	164,775 00
Bank stock	233,500 00	189,600 00	272,370 00
Gas stock	212,600 00	89,500 00	125,334 00
Insurance stock	12,500 00	3,250 00	13,250 00
Pacific Power Company stock	93,800 00	18,000 00	28,140 00
Pass-book of Security Savings Bank	1,500 00	500 00	1,500 00
Totals	\$923,700 00	\$544,575 00	\$788,774 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Showing the Financial Condition of the Security Savings Bank, doing business at City and County of San Francisco, on the twentieth day of March, 1866, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$68,000 00	Capital paid up	\$150,000 00
Invested in stocks and bonds	83,897 50	Reserve fund	104,221 97
Loans on real estate	1,088,928 52	Due depositors	1,620,830 95
Loans on stocks and bonds	527,750 00	Interest collected	9,781 76
Loans on other securities	35,000 00	Other liabilities	8,797 74
Money on hand	11,350 59		
Due from banks and bankers	68,876 67		
Furniture, fixtures, etc.	150 00		
Expenses, taxes, etc.	2,341 70		
Other assets	7,337 44		
Total resources	\$1,893,632 42	Total liabilities	\$1,893,632 42

SAN FRANCISCO, March 22, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. E. FARNUM,
J. M. LITCHFIELD,
WM. F. WHITE,
Bank Commissioners.

STATE OF CALIFORNIA, }
County of San Francisco. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Security Savings Bank, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

WINFIELD S. JONES Vice-President.
JEROME LINCOLN, Cashier.

Subscribed and sworn to before me this twenty-second day of March, 1886.

WM. F. WHITE,
Bank Commissioner.

STATISTICAL INFORMATION.

Supplementary to the report of the Security Savings Bank of San Francisco on the morning of January 1, 1886.

1. Number of deposit accounts open January 1, 1886	1,228
2. Number of deposit accounts opened during past year	241
3. Number of deposit accounts closed during past year	216
4. Amount deposited during the past year	\$895,850 29
5. Amount withdrawn during the past year	\$755,881 41
6. Amount of dividends or interest to depositors for past year	\$60,111 71
7. Rate per cent per annum of such dividends or interest { Term	4 1/2 per cent
Ordinary	3 per cent
8. Amount of dividends to stockholders for past year	\$10,500 00
9. Rate per cent per annum of same on paid up capital	7 per cent
10. Amount added to reserve fund during past year	No reserve f.d.
11. Amount of gross earnings during past year	\$100,026 92
12. Amount of net earnings during past year	\$74,052 96
13. As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger	Dec. 31, 1885
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date	Nothing.

SEMI-ANNUAL REPORT OF THE

STOCKTON SAVINGS AND LOAN SOCIETY.

[Incorporated August 12, 1867.]

Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: 9 A. M. to 3 P. M.)

L. U. SHIPPEE, President.

F. M. WEST, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt ----	\$98,547 40	Capital paid in coin -----	\$500,000 00
Loans on real estate -----	1,106,942 07	Reserve fund and profit and loss -----	215,135 59
Loans on stocks, bonds, and warrants -----	62,262 77	Due depositors -----	1,552,887 94
Loans on other securities (grain, etc.) -----	4,650 00	Other liabilities -----	105,623 45
Loans on personal security (including overdrafts) -----	496,868 73		
Money on hand -----	459,946 98		
Due from banks and bankers -----	68,535 58		
Interest accrued -----	75,623 45		
Other assets -----	270 00		
Total resources -----	\$2,373,646 98	Total liabilities -----	\$2,373,646 98

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$500,000; the total amount actually paid in coin by stockholders for capital stock is \$500,000. The total number of shares of stock issued is 5,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

L. U. Shippee	254 shares.	O. Perrin	42 shares.
C. Haas	30 shares.	H. T. Dorrance	20 shares.
A. W. Simpson	50 shares.	F. Arnold	20 shares.
J. H. O'Brien	20 shares.	M. L. Hewitt	30 shares.
William Inglis	165 shares.	C. Grupe	70 shares.
R. Greekow	250 shares.	J. Ducker	85 shares.

Total number of shares held by the Directors is1,036 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books
San Joaquin	\$96,446 48
Fresno	284 93
Merced	1,815 99
Total	\$98,547 40

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Joaquin	\$801,683 93	\$1,200,000 00
Sacramento	2,998 75	5,000 00
Stanislaus	93,670 48	186,000 00
Merced	66,450 82	132,000 00
Fresno	4,666 00	8,000 00
Calaveras	1,500 00	3,000 00
Butte	135,972 09	270,000 00
Totals	\$1,106,942 07	\$1,804,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
52 shares First National Bank (Stockton)	\$5,200 00	\$3,000 00	\$7,280 00
50 shares Masonic Hall	1,250 00	900 00	1,250 00
100 shares Stockton Harvester and Agricultural Works	5,000 00	1,032 00	5,000 00
3 shares Farmers' Cooperative Union	300 00	450 00	450 00
750 shares Stockton Warehouse	37,500 00	19,500 00	37,500 00
419 shares Stockton Savings and Loan Society	41,900 00	37,380 77	68,087 00
Totals	\$91,150 00	\$62,262 77	\$119,567 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts for grain	\$2,950 00	\$4,000 00
Pass-books (term deposits)	1,700 00	3,000 00
Totals	\$4,650 00	\$7,000 00

SEMI-ANNUAL REPORT OF THE

STOCKTON SAVINGS AND LOAN SOCIETY.

[Incorporated August 12, 1867.]

Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: 9 A. M. to 3 P. M.)

L. U. SHIPPEE, President.

F. M. WEST, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt.....	\$107,016 37	Capital paid in coin.....	\$500,000 00
Loans on real estate	1,053,055 21	Reserve fund and profit and loss	205,333 94
Loans on stocks, bonds, and warrants	58,531 52	Due depositors	1,432,189 53
Loans on other securities (grain, etc.)	1,600 00	Other liabilities	132,597 27
Loans on personal security (including overdrafts)	518,996 12		
Money on hand	206,019 00		
Due from banks and bankers	222,222 80		
Interest accrued	102,597 27		
Other assets	82 45		
Total resources	\$2,270,120 74	Total liabilities	\$2,270,120 74

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$500,000; the total amount actually paid in coin by stockholders for capital stock is \$500,000. The total number of shares of stock issued is 5,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

L. U. Shippee	254 shares.	H. T. Dorrance	20 shares.
C. Haas	30 shares.	F. Arnold	20 shares.
A. W. Simpson	50 shares.	M. L. Hewitt	30 shares.
J. H. O'Brien	20 shares.	C. Grupe	70 shares.
Wm. Inglis	165 shares.	J. Drecker	85 shares.
R. Greekow	250 shares.	G. A. McKenzie	20 shares.
O. Perrin	42 shares.		

Total number of shares held by the Directors is.....1,056 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.
San Joaquin	\$105,159 95
Fresno	284 93
Merced	1,571 49
Totals	\$107,016 27

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Joaquin.....	\$749,802 94	\$1,100,000 00
Sacramento.....	2,998 75	5,000 00
Stanislaus.....	99,525 83	198,000 00
Merced.....	65,005 50	130,000 00
Butte.....	135,720 19	270,000 00
Totals.....	\$1,053,055 21	\$1,703,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
385 shares Stockton Savings and Loan Society.....	\$38,500 00	\$34,981 52	\$63,525 00
750 shares Stockton warehouses.....	37,500 00	19,500 00	37,500 00
50 shares Masonic Hall.....	1,250 00	1,000 00	1,250 00
52 shares First National Bank, Stockton.....	5,200 00	3,000 00	7,540 00
2 shares Grangers' Bank of California.....		50 00	
Totals.....	\$82,450 00	\$58,531 52	\$109,815 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Term deposit pass-books.....	\$1,600 00	\$3,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Stockton Savings and Loan Society, doing business at Stockton, County of San Joaquin, on the twenty-first day of October, 1885, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Real estate.....	\$90,286 53	Capital paid up.....	\$500,000 00
Loans on real estate.....	1,249,361 92	Reserve fund.....	64,824 00
Loans on stocks and bonds.....	104,794 84	Due depositors.....	1,259,813 33
Loans on other securities (grain, etc.).....	75,663 12	Due banks and bankers.....	3,901 94
Loans on personal security.....	170,979 37	Interest collected.....	70,562 47
Money on hand.....	221,942 26	Rents, exchange, etc.....	525 08
Due from banks and bankers.....	94,721 29	Profit and loss.....	112,441 11
Expenses, taxes, etc.....	4,268 60		
Other assets.....	50 00		
Total resources.....	\$2,012,067 93	Total liabilities.....	\$2,012,067 93

STOCKTON, October 23, 1885.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. E. FARNUM,
WM. F. WHITE,
Bank Commissioners.

STATE OF CALIFORNIA,
County of San Joaquin. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Stockton Savings and Loan Society, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

L. U. SHIPPEE, President.
FRED. M. WEST, Cashier.

Subscribed and sworn to before me, this twenty-second day of October, 1885.

WM. F. WHITE,
Bank Commissioner.

STATISTICAL INFORMATION

Supplementary to the report of the Stockton Savings and Loan Society on the morning of January 1, 1886.

1. Number of deposit accounts open January 1, 1886.....	1,355
2. Number of deposit accounts opened during past year (\$101,065 80).....	341
3. Number of deposit accounts closed during past year (\$216,350 24).....	451
4. Amount deposited during the past year.....	\$238,491 87
5. Amount withdrawn during the past year.....	\$368,747 05
6. Amount of dividends or interest to depositors for past year.....	\$40,278 30
7. Rate per cent per annum of such dividends or interest { Term..... 4@5 per cent. Ordinary.....	
8. Amount of dividends to stockholders for past year.....	\$60,000 00
9. Rate per cent per annum of same on paid up capital.....	12 per cent.
10. Amount added to reserve fund during past year.....	\$37,908 00
11. Amount of gross earnings during past year.....	\$195,759 77
12. Amount of net earnings during past year.....	\$122,501 04
13. As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger.....	Jan. 1, 1886
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date.....	None.

REMARKS ON LOCATION.

The three banks in Stockton under the charge of this Commission are as follows: Stockton Savings and Loan Society, Stockton Savings Bank, and San Joaquin Valley Bank.

Stockton and its surrounding country is a most prosperous section of the State. Its main production is wheat, though fruit growing receives much attention. It is claimed that more clear money has been made in this section by wheat growing than in any section of the State, and this claim seems well founded. It enjoys the great advantage of low freights.

Stockton is ninety miles from San Francisco, and the freight on wheat is never over sixty-five cents per ton, and it is often much lower. This is the great advantage this section has over the sections of the State where the railroad people have the farmers by the throat.

The banks all seem well conducted, and give their shareholders satisfactory returns. The Stockton Savings and Loan Society is one of the oldest savings banks outside of San Francisco. Its great financial success is a marked credit to its Managers and Directors, and a good indication of the prosperity of that region of country. Three hundred and sixty-two thousand dollars of its paid up capital is capitalized earnings of the institution, and besides it has paid a handsome interest to its depositors and dividends to its shareholders each year.

SEMI-ANNUAL REPORT OF THE
STOCKTON SAVINGS BANK.

[Incorporated July 5, 1882.]

Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: 9 A. M. to 3 P. M.)

H. S. SARGENT, President.

SIDNEY NEWELL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$334,721 99	Capital paid in coin	\$300,000 00
Loans on stocks, bonds, and warrants	24,966 92	Reserve fund and profit and loss	70,963 95
Loans on other securities (grain, etc.)	4,799 40	Due depositors	259,445 69
Loans on personal security (including overdrafts)	192,437 87	Due banks and bankers	24,701 79
Money on hand	49,783 70	Other liabilities	756 00
Checks and other cash items	27,241 44		
Due from banks and bankers	1,780 53		
Furniture and fixtures	3,545 58		
Interest accrued	16,690 00		
Total resources	\$655,867 43	Total liabilities	\$655,867 43

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$500,000; the total amount actually paid in coin by stockholders for capital stock is \$300,000. The total number of shares of stock issued is 5,000; the amount paid up on each share of stock is \$60.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. S. Sargent.....	60 shares.	W. C. Daggett.....	100 shares.
E. R. Hedges.....	165 shares.	T. P. Williamson.....	50 shares.
I. S. Bostwick.....	120 shares.	C. Hurd.....	60 shares.
T. W. Newell.....	100 shares.	J. D. Peters.....	140 shares.
A. Cornwall.....	100 shares.	S. Newell.....	97 shares.
A. Clark.....	100 shares.		
Total number of shares held by the Directors is	1,092 shares.		

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Joaquin	\$282,377 74	\$577,300 00
Merced	10,000 00	45,000 00
Stanislaus	31,444 25	51,500 00
Butte	4,800 00	6,000 00
Calaveras	6,000 00	13,000 00
Totals	\$334,621 99	\$692,800 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
555 shares Stockton Savings Bank	\$55,500 00	\$22,475 29	\$38,850 00
State Warrant No. 4,236	2,466 00	1,221 60	2,466 00
10 shares San Joaquin Valley Bank	600 00	600 00	730 00
10 shares Grangers' Bank		572 50	600 00
15 shares Stockton Building and Loan Association		97 53	150 00
Totals	\$58,566 00	\$24,966 92	\$42,796 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts (wheat)	\$4,799 40	\$7,430 00

SEMI-ANNUAL REPORT OF THE

STOCKTON SAVINGS BANK.

[Incorporated July 5, 1882.]

Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

H. S. SARGENT, President.

SIDNEY NEWELL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$278,445 38	Capital paid in coin	\$300,000 00
Loans on stocks, bonds, and warrants	30,527 44	Reserve fund and profit and loss	76,468 47
Loans on personal security (including overdrafts)	234,589 08	Due depositors	329,421 99
Money on hand	97,738 05	Due banks and bankers	884 83
Checks and other cash items	26,167 36	Other liabilities	390 99
Due from banks and bankers	16,038 13		
Furniture and fixtures	3,545 58		
Interest accrued	20,115 26		
Total resources	\$707,166 28	Total liabilities	\$707,166 28

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$500,000; the total amount actually paid in coin by stockholders for capital stock is \$300,000. The total number of shares of stock issued is 5,000; the amount paid up on each share of stock is \$60.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. S. Sargent.....	60 shares.	A. Cornwall.....	100 shares.
E. R. Hedges.....	165 shares.	T. P. Williamson.....	50 shares.
J. D. Peters.....	140 shares.	W. C. Daggett.....	100 shares.
I. S. Bostwick.....	120 shares.	A. Clark.....	100 shares.
C. Hurd.....	60 shares.	Sidney Newell.....	90 shares.
T. W. Newell.....	100 shares.		

Total number of shares held by the Directors is

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Joaquin.....	\$255,735 00	\$527,900 00
Stanislaus.....	16,710 38	39,500 00
Calaveras.....	6,000 00	12,000 00
Totals.....	\$278,445 38	\$579,400 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
745 shares Stockton Savings Bank.....	\$74,500 00	\$29,927 45	\$52,150 00
10 shares San Joaquin Valley Bank.....	1,000 00	600 00	700 00
Totals.....	\$75,500 00	\$30,527 45	\$52,850 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Stockton Savings Bank, doing business at Stockton, County of San Joaquin, on the twenty-third day of October, 1885, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$280,257 59	Capital paid up.....	\$300,000 00
Loans on stocks and bonds.....	13,958 49	Due depositors.....	274,587 56
Loans on personal security.....	227,168 19	Interest collected.....	16,487 17
Money on hand.....	54,537 45	Rents, exchange, etc.....	367 29
Due from banks and bankers.....	42,242 80	Dividends unpaid.....	972 00
Furniture, fixtures, etc.....	3,545 58	Profit and loss.....	31,419 83
Expenses, taxes, etc.....	2,123 75		
Total resources.....	\$623,833 85	Total liabilities.....	\$623,833 85

Stockton, October 24, 1885.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. E. FARNUM,
WM. F. WHITE,
Bank Commissioners.

STATE OF CALIFORNIA, }
County of San Joaquin. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Stockton Savings Bank, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

H. S. SARGENT, President.
SIDNEY NEWELL, Cashier.

Subscribed and sworn to before me, this twenty-fourth day of October, 1885.

WM. F. WHITE,
Bank Commissioner.

STATISTICAL INFORMATION

Supplementary to the report of the Stockton Savings Bank on the morning of January 1, 1886.

1. Number of deposit accounts open January 1, 1886.....	120
2. Number of deposit accounts opened during past year.....	70
3. Number of deposit accounts closed during past year.....	55
4. Amount deposited during the past year.....	\$35,018 62
5. Amount withdrawn during the past year.....	\$31,967 17
6. Amount of dividends or interest to depositors for past year.....	\$2,103 72
7. Rate per cent per annum of such dividends or interest { Term.....	5 per cent.
8. Amount of dividends to stockholders for past year.....	\$24,000 00
9. Rate per cent per annum of same on paid up capital.....	8 per cent.
10. Amount added to reserve fund during past year.....	
11. Amount of gross earnings during past year.....	\$49,300 48
12. Amount of net earnings during past year.....	\$38,546 41
13. As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger.....	Dec. 31, 1885
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date.....	Not any.

SEMI-ANNUAL REPORT OF THE

SAVINGS BANK OF SAN DIEGO COUNTY—SAN DIEGO.

[Incorporated May 14, 1886.]

Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

JAMES M. PIERCE, President.

JOHN GINTY, Treasurer.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate	\$19,925 00	Capital paid in coin	\$10,000 00
Money on hand	8,031 59	Due depositors	18,141 39
Checks and other cash items	5 25		
Expenses and taxes	179 55		
Total resources	\$28,141 39	Total liabilities	\$28,141 39

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$10,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$10.

The names of the Directors, and number of shares of stock held by each, are as follows:

James M. Pierce	100 shares.	H. Mabury	200 shares.
G. A. Cowles	100 shares.	James McCoy	100 shares.
O. S. Witherby	200 shares.	Bryant Howard	200 shares.
E. W. Morse	100 shares.		

Total number of shares held by the Directors is 1,000 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Diego	\$19,925 00	\$40,000 00

SEMI-ANNUAL REPORT OF THE

UNION SAVINGS BANK—OAKLAND.

[Incorporated May 26, 1869.]

Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: 9 A. M. to 3 P. M.)

J. WEST MARTIN, President.

H. A. PALMER, Treasurer.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$60,000 00	Capital paid in coin	\$200,000 00
Real estate taken for debt	65,868 98	Reserve fund and profit and loss	146,788 13
United States bonds	11,788 75	Due depositors	1,661,575 14
Miscellaneous bonds and stocks	38,445 00	Other liabilities	9,881 10
Loans on real estate	1,650,250 86		
Loans on stocks, bonds, and warrants	29,800 00		
Loans on personal security (including overdrafts)	9,976 10		
Money on hand	18,258 27		
Checks and other cash items	17,087 40		
Due from banks and bankers	78,829 57		
Interest accrued	36,166 12		
Other assets	1,773 32		
Total resources	\$2,018,244 37	Total liabilities	\$2,018,244 37

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$200,000. The total number of shares of stock issued is 2,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. W. Martin	53 shares.	R. S. Farrelly	73 shares.
R. W. Kirkham	67 shares.	H. A. Palmer	16 shares.
A. C. Henry	147 shares.	S. Huff	83 shares.
H. Tubbs	26 shares.	G. J. Ainsworth	10 shares.
J. C. Ainsworth	75 shares.	A. A. Moore	31 shares.
D. H. Ward	13 shares.		

Total number of shares held by the Directors is 594 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Alameda	\$65,868 98	\$65,868 98

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda	\$1,437,200 52	\$2,910,600 00
Contra Costa	139,150 34	278,300 00
Ventura	13,500 00	27,000 00
Santa Clara	5,250 00	10,500 00
Solano	19,650 00	39,300 00
Yolo	2,000 00	4,000 00
Stanislaus	30,000 00	60,000 00
Napa	3,500 00	7,000 00
Totals	\$1,650,250 86	\$3,336,700 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Fresno County bonds	\$5,000 00	\$5,000 00	\$5,500 00
Contra Costa County bonds	11,000 00	12,020 00	12,020 00
Oregon Railroad and Navigation Company bonds	20,000 00	21,425 00	21,800 00
United States bonds		11,788 75	11,788 75
Totals	\$36,000 00	\$50,233 75	\$51,108 75

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
360 shares Spring Valley Water Company	\$36,000 00	\$23,500 00	\$33,840 00
9 first mortgage bonds Nevada County Railroad Company	9,000 00	5,500 00	8,550 00
50 shares Oakland Gaslight and Heating Company	5,000 00	800 00	1,675 00
Totals	\$50,000 00	\$29,800 00	\$44,065 00

SEMI-ANNUAL REPORT OF THE

UNION SAVINGS BANK—OAKLAND.

[Incorporated May 26, 1869.]

Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

J. WEST MARTIN, President.

A. E. H. CRAMER, Cashier pro tem.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$54,637 50	Capital paid in coin	\$200,000 00
Real estate taken for debt	71,688 62	Reserve fund and profit and loss	124,407 87
United States bonds	11,788 75	Due depositors	1,675,543 02
Miscellaneous bonds and stocks	31,935 00	Other liabilities	27,185 60
Loans on real estate	1,612,721 18		
Loans on stocks, bonds, and warrants	74,500 00		
Loans on personal security (including overdrafts)	9,051 10		
Money on hand	79,378 40		
Checks and other cash items	1,895 67		
Due from banks and bankers	37,394 82		
Furniture and fixtures	3,813 68		
Interest accrued	38,215 29		
Other assets	116 48		
Total resources	\$2,027,136 49	Total liabilities	\$2,027,136 49

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$200,000. The total number of shares of stock issued is 2,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. West Martin	53 shares.	S. Huff	83 shares.
R. W. Kirkham	67 shares.	A. A. Moore	31 shares.
A. C. Henry	147 shares.	C. E. Palmer	25 shares.
H. Tubbs	26 shares.	Thos. Prather	20 shares.
D. H. Ward	13 shares.	E. A. Haines	46 shares.
R. S. Farrelly	97 shares.		

Total number of shares held by the Directors is 608 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Alameda	\$71,688 62	\$71,688 62

LOANS ON REAL ESTATE.

Name of County.	Amount Loaned.	Market Value.
Alameda	\$1,362,222 18	\$2,762,659 65
Contra Costa	159,212 00	318,424 00
Ventura	19,537 00	39,074 00
Santa Clara	5,250 00	10,500 00
Solano	16,500 00	33,000 00
San Joaquin	14,000 00	28,000 00
Yolo	1,000 00	2,000 00
Stanislaus	30,000 00	60,000 00
Napa	3,500 00	7,000 00
Marin	1,500 00	3,000 00
Totals	\$1,612,721 18	\$3,263,657 65

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Contra Costa County bonds	\$10,000 00	\$10,510 00	\$10,510 00
Oregon Railway and Navigation Company bonds	20,000 00	21,425 00	21,800 00
Totals	\$30,000 00	\$31,935 00	\$32,310 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
300 shares Spring Valley Waterworks stock	\$30,000 00	\$20,000 00	\$28,575 00
9 Nevada County N. G. R. R. bonds	9,000 00	5,500 00	8,550 00
200 shares Spring Valley Waterworks stock	20,000 00	15,000 00	19,050 00
United States 4 per cent consols	30,000 00	30,000 00	37,500 00
50 shares Oakland Gaslight and Heating Company	5,000 00	4,000 00	{ 1,760 50 5,715 00
60 shares Spring Valley Water Company	6,000 00		
Totals	\$100,000 00	\$74,500 00	\$101,152 50

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Union Savings Bank, doing business at Oakland, County of Alameda, on the twenty-first day of September, 1885, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$60,000 00	Capital paid up	\$200,000 00
Other real estate	79,589 40	Reserve fund	100,000 00
Invested in stocks and bonds	50,233 75	Due depositors	1,633,263 38
Loans on real estate	1,616,632 34	Interest collected	23,727 00
Loans on stocks and bonds	29,000 00	Rents, exchange, etc.	602 00
Money on hand	11,471 69	Dividends unpaid	2,561 10
Due from banks and bankers	124,446 55	Profit and loss	510 14
Expenses, taxes, etc.	2,372 53	Other liabilities	14,890 62
Other assets	1,307 98		
Total resources	\$1,975,554 24	Total liabilities	\$1,975,554 24

OAKLAND, September 23, 1885.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. E. FARNUM,
J. M. LITCHFIELD,
WM. F. WHITE,
Bank Commissioners.

STATE OF CALIFORNIA,
County of Alameda. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Union Savings Bank, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal any thing relative to the true condition of said bank.

J. WEST MARTIN, President.
H. A. PALMER, Cashier.

Subscribed and sworn to before me, this twenty-second day of September, 1885.

WM. F. WHITE,
Bank Commissioner.

STATISTICAL INFORMATION

Supplementary to the report of the Union Savings Bank on the morning of January 1, 1886.

1. Number of deposit accounts open January 1, 1886	2,998
2. Number of deposit accounts opened during past year	762
3. Number of deposit accounts closed during past year	682
4. Amount deposited during the past year	\$928,079 24
5. Amount withdrawn during the past year	\$969,840 48
6. Amount of dividends or interest to depositors for past year	\$69,375 55
7. Rate per cent per annum of such dividends or interest { Term	4½ per cent.
8. Amount of dividends to stockholders for past year	\$16,000 00
9. Rate per cent per annum of same on paid up capital	8 per cent.
10. Amount added to reserve fund during past year	
11. Amount of gross earnings during past year	\$178,398 37
12. Amount of net earnings during past year	\$132,163 68
13. As of what date was an abstract made of balances due the depositors, shown by depositors' ledger	April 20, 1885
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date	None.

SEMI-ANNUAL REPORT OF THE

VALLEJO SAVINGS AND COMMERCIAL BANK.

[Incorporated May 3, 1870.]

Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

E. J. WILSON, President.

JOSEPH R. ENGLISH, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$17,374 68	Capital paid in coin	\$70,000 00
Miscellaneous bonds and stocks	500 00	Reserve fund and profit and loss	9,246 36
Loans on real estate	75,846 45	Due depositors	95,703 88
Loans on stocks, bonds, and warrants	12,954 23	Other liabilities	3,478 55
Loans on other securities (grain, etc.)	4,291 81		
Money on hand	26,935 42		
Due from banks and bankers	34,340 90		
Furniture and fixtures	3,000 00		
Interest accrued	3,085 30		
Other assets	100 00		
Total resources	\$178,428 79	Total liabilities	\$178,428 79

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$187,700; the total amount actually paid in coin by stockholders for capital stock is \$187,700. The total number of shares of stock issued is 1,877; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

E. J. Wilson	277 shares.	S. G. Hilborn	3 shares.
C. Hartson	400 shares.	J. R. English	33 shares.
A. T. Robinson	55 shares.	M. J. Wright	5 shares.
P. W. Dillon	20 shares.		

Total number of shares held by the Directors is 793 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Solano	\$17,374 68	\$17,374 68

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Napa and Solano	\$74,046 45	\$150,000 00
Fresno	1,800 00	3,500 00
Totals	\$75,846 45	\$153,500 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
One Solano County five per cent road bond	\$500 00	\$500 00	\$500 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
3,200 shares Vallejo Land and Improvement Company (Hall)	\$320,000 00	\$6,000 00	\$16,000 00
Treasurer's warrants, I. O. G. T. Home (accepted)	1,735 00	1,735 00	1,735 00
40 shares Italian-Swiss Agricultural Colony	2,400 00	500 00	2,000 00
100 shares Vallejo Gaslight Company stock	10,000 00	500 00	1,000 00
625 shares Vallejo Gaslight Company stock	62,500 00	3,000 00	6,250 00
United States four per cent bonds	1,000 00	634 23	1,200 00
Vallejo school warrant orders	635 00	585 00	635 00
Totals	\$398,270 00	\$12,954 23	\$28,820 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Grain in store, merchandise, endowment policy, and pass-book on own bank	\$4,291 81	\$6,037 00

SEMI-ANNUAL REPORT OF THE

VALLEJO SAVINGS AND COMMERCIAL BANK.

[Incorporated May 3, 1870.]

Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

E. J. WILSON, President.

J. R. ENGLISH, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$17,336 46	Capital paid in coin	\$70,000 00
Miscellaneous bonds and stocks	500 00	Reserve fund and profit and loss	7,881 36
County warrants	21 50	Due depositors	87,182 88
Loans on real estate	75,409 61	Other liabilities	3,930 57
Loans on stocks, bonds, and warrants	12,271 31		
Loans on other securities (grain, etc.)	724 00		
Money on hand	31,787 63		
Due from banks and bankers	26,661 25		
Furniture and fixtures	2,000 00		
Expenses and taxes	2,283 05		
Total resources	\$168,994 81	Total liabilities	\$168,994 81

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$187,700; the total amount actually paid in coin by stockholders for capital stock is \$187,700. The total number of shares of stock issued is 1,877; the amount paid up on each share of stock is \$100.

NOTE.—Difference in amount of capital stock written off, \$117,700.

The names of the Directors, and number of shares of stock held by each, are as follows:

E. J. Wilson	277 shares.	D. G. Hilborn	3 shares.
C. Hartson	400 shares.	J. R. English	33 shares.
A. T. Robinson	55 shares.	M. J. Wright	5 shares.
P. W. Dillon	20 shares.		

Total number of shares held by the Directors is 793 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Solano	\$17,336 46	\$17,336 46

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Napa and Solano	\$73,609 61	\$150,000 00
Fresno	1,800 00	3,500 00
Totals	\$75,409 61	\$153,500 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Solano County five per cent road bond	\$500 00	\$500 00	\$500 00
2 Solano County juror certificates	23 25	21 50	23 25
Totals	\$523 25	\$521 50	\$523 25

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
3,200 shares Vallejo Land and Improvement Company's stock	\$320,000 00	\$6,000 00	\$16,000 00
40 shares Italian-Swiss Agricultural Colony	2,400 00	250 00	2,000 00
100 shares Vallejo Gaslight Company's stock	10,000 00	500 00	1,000 00
525 shares Vallejo Gaslight Company's stock	52,500 00	451 31	5,250 00
1 share Vallejo City bond	1,000 00	150 00	1,000 00
Accepted Treasurer's warrants I. O. G. T. Home	3,720 00	3,720 00	3,720 00
United States bond	1,000 00	1,200 00	1,200 00
Totals	\$390,620 00	\$12,271 31	\$30,170 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Jewelry, wine in store, endowment policy, etc.	\$724 00	\$1,537 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Vallejo Savings and Commercial Bank, doing business in Vallejo, County of Solano, on the seventh day of April, 1886, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$17,328 46	Capital paid up	\$70,000 00
Invested in bonds	500 00	Due depositors	90,743 81
Loans on real estate	77,711 65	Interest collected	1,210 26
Loans on stocks and bonds	10,112 88	Rents, exchange, etc.	205 21
Loans on other securities (grain, etc.)	749 00	Profit and loss	7,881 36
Money on hand	32,446 97	Other liabilities	200 22
Due from banks and bankers	28,246 41		
Furniture, fixtures, etc.	2,000 00		
Expenses, taxes, etc.	1,145 49		
Total resources	\$170,240 86	Total liabilities	\$170,240 86

VALLEJO, April 8, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law I beg leave to report that I have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servant,

J. M. LITCHFIELD,
Bank Commissioner.

STATE OF CALIFORNIA,
County of Solano. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Vallejo Savings and Commercial Bank, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

E. J. WILSON, President.
J. R. ENGLISH, Cashier.

Subscribed and sworn to before me, this eighth day of April, 1886.

J. M. LITCHFIELD,
Bank Commissioner.

STATISTICAL INFORMATION

Supplementary to the report of the Vallejo Savings and Commercial Bank on the morning of January 1, 1886.

1. Number of deposit accounts open January 1, 1886	108
2. Number of deposit accounts opened during past year	58
3. Number of deposit accounts closed during past year	48
4. Amount deposited during the past year	\$26,583 17
5. Amount withdrawn during the past year	\$31,971 09
6. Amount of dividends or interest to depositors for past year	\$1,379 35
7. Rate per cent per annum of such dividends or interest { Term	4 per cent.
8. Amount of dividends to stockholders for past year	None.
9. Rate per cent per annum of same on paid up capital	None.
10. Amount added to reserve fund during past year	\$7,953 29
11. Amount of gross earnings during past year	\$15,962 13
12. Amount of net earnings during past year	\$11,038 59
13. As of what date was an abstract made of balances due the depositors, as shown by depositors' ledger	Dec. 31, 1885
14. What was the amount of discrepancy, if any, between the aggregate of such balances and the amount shown by the general ledger to be due depositors at same date	None.

REMARKS ON LOCATION.

The Vallejo Savings and Commercial Bank is located in Vallejo, Solano County. The country surrounding Vallejo is considered a very good stock raising district. It is also reasonably good for grain. The freight charges are not unreasonably high, being about one dollar per ton. Its nearness to the Navy Yard and other United States works adds much to its prosperity.

The bank some years ago met with a severe loss, but it is now well managed, and with satisfactory results to its shareholders.

SEMI-ANNUAL REPORTS AND EXAMINATIONS

OF

COMMERCIAL BANKS OF CALIFORNIA.

ALPHABETICALLY ARRANGED.

REPORTS OF COMMERCIAL BANKS.

SEMI-ANNUAL REPORT OF THE

BANK OF ANAHEIM.

[Incorporated September 27, 1876.]

Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: 10 A. M. to 3:30 P. M.)

PLEZ JAMES, President.

_____, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$4,300 00	Capital paid in coin	\$20,000 00
Real estate taken for debt	9,785 60	Reserve fund and profit and loss	7,789 27
Loans on real estate	13,600 00	Due depositors	69,321 11
Loans on personal security (including overdrafts)	38,230 05		
Money on hand	8,965 10		
Due from banks and bankers	20,229 63		
Furniture and fixtures	2,000 00		
Total resources	\$97,110 38	Total liabilities	\$97,110 38

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$20,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows:

S. H. Mott	10 shares.	E. F. Spence	10 shares.
W. K. James	10 shares.	P. James	485 shares.
H. Mabury	485 shares.		

Total number of shares held by the Directors is 1,000 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Los Angeles	\$9,785 60	\$12,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles	\$13,600 00	\$25,000 00

SEMI-ANNUAL REPORT OF THE

BANK OF ANAHEIM.

[Incorporated September 27, 1876.]

Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.

PLEZ JAMES, President. (Office hours: — A. M. to — P. M.) _____, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$4,300 00	Capital paid in coin	\$20,000 00
Real estate taken for debt	10,028 05	Reserve fund and profit and loss	6,011 32
Miscellaneous bonds and stocks	1,309 00	Due depositors	69,630 69
Loans on real estate	10,000 00		
Loans on personal security (including overdrafts)	37,429 35		
Money on hand	8,065 03		
Due from banks and bankers	22,510 58		
Furniture and fixtures	2,000 00		
Total resources	\$95,642 01	Total liabilities	\$95,642 01

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$20,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows:

S. H. Mott	10 shares.	H. Mabury	485 shares.
W. J. James	10 shares.	P. James	485 shares.
E. F. Spence	10 shares.		
Total number of shares held by		the Directors is.....	
		1,000 shares.	

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Los Angeles	\$10,028 05	\$14,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles	\$10,000 00	\$18,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Anaheim, doing business at Anaheim, County of Los Angeles, on the third day of November, 1885, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$4,250 00	Capital paid up	\$20,000 00
Other real estate	9,695 10	Surplus—reserve fund	6,735 58
Invested in warrants	227 85	Due depositors	84,209 05
Loans on real estate	15,359 85	Interest collected	1,778 62
Loans on stocks and bonds	2,250 00	Rents, exchange, etc.	120 40
Loans on personal security	29,457 81	Profit and loss	32 22
Money on hand	8,490 85		
Due from banks and bankers	39,968 94		
Furniture, fixtures, etc.	2,050 00		
Expenses, taxes, etc.	1,125 97		
Total resources	\$112,875 87	Total liabilities	\$112,875 87

ANAHEIM, November 4, 1885.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. E. FARNUM,
WM. F. WHITE,
Bank Commissioners.

STATE OF CALIFORNIA, } ss.
County of Los Angeles. }

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of Anaheim, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

PLEZ JAMES, President.

Subscribed and sworn to before me, this fourth day of November, 1885.

WM. F. WHITE,
Bank Commissioner.

REMARKS ON LOCATION.

The Bank of Anaheim is located in the Town of Anaheim, in Los Angeles County. Anaheim is the center of a most prosperous wine and fruit producing section. The land in its native state is worth from fifty to one hundred dollars per acre. The population of the town is about one thousand. The bank has in the past met with some drawbacks, but, under its present good management, it is doing well, and has a good outlook for continued success in the future.

SEMI-ANNUAL REPORT OF THE

BANK OF BENICIA.

[Incorporated December 1, 1881.]

Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: 10 A. M. to 4 P. M.)

WM. F. GOAD, President.

J. E. CROOKS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$13,270 00	Capital paid in coin	\$46,000 00
County warrants	2,952 99	Reserve fund and profit and loss	4,286 28
Loans on real estate	32,455 90	Due depositors	14,754 51
Loans on personal security (including overdrafts)	32,428 27	Due banks and bankers	18,815 29
Money on hand	5,164 10	Other liabilities	10,717 07
Checks and other cash items	20 50		
Furniture and fixtures	1,524 52		
Expenses and taxes	6,756 87		
Total resources	\$94,573 15	Total liabilities	\$94,573 15

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$105,000; the total amount actually paid in coin by stockholders for capital stock is \$46,000. The total number of shares of stock issued is 460; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

William F. Goad	110 shares.	John Lynch	20 shares.
W. C. Belcher	120 shares.	J. E. Crooks	100 shares.
N. D. Rideout	50 shares.		

Total number of shares held by the Directors is 400 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Solano	\$17,966 06	\$40,000 00
Colusa	768 00	1,500 00
Tehama	13,721 84	29,000 00
Totals	\$32,455 90	\$70,500 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Benicia city warrants, discounted	\$2,799 50	\$2,952 99	\$3,060 00

SEMI-ANNUAL REPORT OF THE

BANK OF BENICIA.

[Incorporated December 1, 1881.]

Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

W. F. GOAD, President.

J. E. CROOKS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$13,270 00	Capital paid in coin	\$50,000 00
County warrants	1,499 70	Reserve fund and profit and loss	2,305 19
Loans on real estate	28,821 84	Due depositors	19,632 30
Loans on personal security (including overdrafts)	36,086 30	Due banks and bankers	13,632 47
Money on hand	7,655 60	Other liabilities	4,334 74
Furniture and fixtures	1,524 52		
Expenses and taxes	1,046 74		
Total resources	\$89,904 70	Total liabilities	\$89,904 70

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$105,000; the total amount actually paid in coin by stockholders for capital stock is \$50,000. The total number of shares of stock issued is 500; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

W. F. Goad	120 shares.	J. Lynch	22 shares.
W. C. Belcher	131 shares.	J. E. Crooks	109 shares.
N. D. Rideout	54 shares.		

Total number of shares held by the Directors is 436 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Solano	\$15,100 00	\$50,000 00
Tehama	13,721 84	30,000 00
Totals	\$28,821 84	\$80,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Benicia city warrants	\$1,401 30	\$1,499 70	\$1,595 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Benicia, doing business at Benicia, County of Solano, on the eighth day of April, 1886, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$13,270 00	Capital paid up.....	\$50,000 00
Invested in stocks and bonds.....	1,480 87	Reserve fund.....	2,000 00
Loans on real estate.....	28,476 00	Due depositors.....	26,756 84
Loans on stocks and bonds.....	925 00	Due banks and bankers.....	3,314 37
Loans on personal security.....	33,972 87	Interest collected.....	3,346 78
Money on hand.....	5,543 55	Profit and loss.....	183 07
Furniture, fixtures, etc.....	1,524 52		
Expenses, taxes, etc.....	408 25		
Total resources.....	\$85,601 06	Total liabilities.....	\$85,601 06

BENICIA, April 8, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, I beg leave to report that I have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servant,

J. M. LITCHFIELD,
Bank Commissioner.

STATE OF CALIFORNIA, }
County of Solano. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of Benicia, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

W. L. CROOKS,
Assistant Cashier.

Subscribed and sworn to before me, this eighth day of April, 1886.

J. M. LITCHFIELD,
Bank Commissioner.

REMARKS ON LOCATION.

The Bank of Benicia is located in the Town of Benicia, Solano County. This town has about three thousand inhabitants, and cast a vote at the last election of about five hundred. Land in its neighborhood is worth from thirty to seventy-five dollars per acre, and produces fruit of all kinds, and grain remarkably well. It is only thirty miles by rail or water from San Francisco, and the freight charges are very reasonable. The bank is safely managed, and pays its shareholders about eight per cent per annum on the capital invested.

SEMI-ANNUAL REPORT OF THE

BANK OF BUTTE COUNTY—CHICO.

[Incorporated January, 1873.]

Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.

N. D. RIDEOUT, President. (Office hours: 9 A. M. to 4 P. M.) CHAS. FAULKNER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$30,000 00	Capital paid in coin.....	\$250,000 00
Miscellaneous bonds and stocks.....	52,080 00	Reserve fund and profit and loss.....	60,574 85
County warrants.....	10,292 52	Due depositors.....	223,270 28
Loans on real estate.....	81,833 00	Due banks and bankers.....	4,617 14
Loans on other securities (grain, etc.).....	75,075 00		
Loans on personal security (including overdrafts).....	254,034 51		
Money on hand.....	30,118 52		
Due from banks and bankers.....	1,028 72		
Furniture, fixtures, etc.....	2,000 00		
Other assets.....	2,000 00		
Total resources.....	\$538,462 27	Total liabilities.....	\$538,462 27

DETAILS.

The amount of capital stock is \$250,000; the amount subscribed is \$250,000; the total amount actually paid in coin by stockholders for capital stock is \$250,000. The total number of shares of stock issued is 2,500; the amount paid up on each share of stock is \$100. The names of the Directors, and number of shares of stock held by each, are as follows:

N. D. Rideout.....	350 shares.	Chas. Faulkner.....	375 shares.
Geo. C. Perkins.....	400 shares.	J. R. Robinson.....	40 shares.
F. C. Lusk.....	200 shares.		

Total number of shares held by the Directors is 1,365 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Butte.....	\$80,174 00	\$130,000 00
Tehama.....	1,659 00	3,000 00
Totals.....	\$81,833 00	\$133,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.
Butte County school and road warrants.....	\$10,500 00	\$10,292 52
608 shares Chico Gas Company.....	30,150 00	18,090 00
831 shares Chico Water Company.....	83,100 00	33,240 00
25 shares Odd Fellows Hall stock.....	500 00	500 00
10 shares Chico Livery Stable stock.....	250 00	250 00
Totals.....	\$124,500 00	\$62,372 52

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Wheat in warehouse	\$75,075 00	\$114,405 00
Description of the "Other Assets."	Amount on Books.	Market Value.
24 miles of telephone line from Chico to Oroville	\$2,000 00	\$2,000 00

SEMI-ANNUAL REPORT OF THE

BANK OF BUTTE COUNTY—CHICO.

[Incorporated January —, 1873.]

Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

N. D. RIDEOUT, President.

CHAS. FAULKNER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$30,000 00	Capital paid in coin	\$250,000 00
Miscellaneous bonds and stocks	51,830 00	Reserve fund and profit and loss	67,879 03
Loans on real estate	104,560 00	Due depositors	178,757 76
Loans on other securities (grain, etc.)	20,150 00	Due banks and bankers	72,252 59
Loans on personal security (including overdrafts)	329,494 17	Other liabilities	120 00
Money on hand	28,325 30		
Due from banks and bankers	193 68		
Furniture and fixtures	2,000 00		
Other assets	2,456 23		
Total resources	\$569,009 38	Total liabilities	\$569,009 38

DETAILS.

The amount of capital stock is \$250,000; the amount subscribed is \$250,000; the total amount actually paid in coin by stockholders for capital stock is \$250,000. The total number of shares of stock issued is 2,500; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

N. D. Rideout	350 shares.	J. R. Robinson	90 shares.
G. C. Perkins	400 shares.	C. Faulkner	375 shares.
F. C. Lusk	200 shares.		
Total number of shares held by the Directors is		1,415 shares.	

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Butte	\$102,901 00	\$150,000 00
Tehama	1,659 00	3,000 00
Totals	\$104,560 00	\$153,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
603 shares Chico gas stock	\$30,150 00	\$18,090 00	\$18,090 00
831 shares Chico Water Company stock	83,100 00	33,240 00	33,240 00
25 shares Odd Fellows' Hall stock	500 00	500 00	500 00
Totals	\$113,750 00	\$51,830 00	\$51,830 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Wheat in warehouse	\$11,865 00	\$13,000 00
Grain bags	8,285 00	18,000 00
Totals	20,150 00	\$31,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Butte County, doing business at Chico, County of Butte, on the twelfth day of September, 1885, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$30,000 00	Capital paid up	\$250,000 00
Invested in stocks and bonds	52,268 87	Reserve fund	30,000 00
Loans on real estate	113,503 08	Due depositors	203,740 87
Loans on other securities (grain, etc.)	177,376 23	Due banks and bankers	102,914 06
Loans on personal security	315,685 34	Interest collected	2,174 31
Money on hand	40,436 88	Rents, exchange, etc.	489 64
Due from banks and bankers	1,204 58	Profit and loss	14,289 01
Furniture, fixtures, etc.	2,000 00	Other liabilities	134,555 00
Expenses, taxes, etc.	1,559 75		
Other assets	4,128 16		
Total resources	\$738,162 89	Total liabilities	\$738,162 89

CHICO, September 14, 1885.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. E. FARNUM,
J. M. LITCHFIELD,
Bank Commissioners.

STATE OF CALIFORNIA,
County of Butte. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of Butte County, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

CHARLES FAULKNER, Cashier.

Subscribed and sworn to before me, this fourteenth day of September, 1885.

J. M. LITCHFIELD,
Bank Commissioner.

REMARKS ON LOCATION.

The Bank of Butte County and the Bank of Chico are both located in the Town of Chico, Butte County. This town is a thriving and prosperous center, with a fine farming district all around it. It is a great wheat-growing section, and nearly all the farming products are sent to market by the Sacramento river, which gives low freight charges compared with inland wheat districts where they have to depend on rail alone. Grapes and fruit of all kinds do well in this section. Chico has a population of nearly five thousand and it cast a vote of over twelve hundred at the last election. The banks are both well conducted, doing a satisfactory business, and pay their shareholders from eight to nine per cent per annum on their investments.

SEMI-ANNUAL REPORT OF THE

BANK OF CALIFORNIA—SAN FRANCISCO.

[Incorporated June, 1864.]

Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: 10 A. M. to 3 P. M.)

WILLIAM ALVORD, President.

THOMAS BROWN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$250,000 00	Capital paid in coin	\$3,000,000 00
Real estate taken for debt	432,139 36	Reserve fund and profit and loss	1,870,802 63
Miscellaneous bonds and stocks	738,336 25	Due depositors	6,512,322 47
County warrants		Due banks and bankers	63,043 93
Loans on real estate	509,407 69	Other liabilities	3,145 00
Loans on stocks, bonds, and warrants	1,297,578 47		
Loans on other securities (grain, etc.)	1,194,183 79		
Loans on personal security (including overdrafts)	3,783,911 51		
Money on hand			
Checks and other cash items	1,233,961 23		
Due from banks and bankers	1,886,874 67		
Other assets	122,921 06		
Total resources	\$11,449,314 03	Total liabilities	\$11,449,314 03

DETAILS.

The amount of capital stock is \$3,000,000; the amount subscribed is \$3,000,000; the total amount actually paid in coin by stockholders for capital stock is \$3,000,000. The total number of shares of stock issued is 30,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

Wm. Alvord	152 shares.	Jas. Freeborn	250 shares.
Chas. Mayne	205 shares.	M. Lewis	600 shares.
J. Lincoln	100 shares.	E. W. Newhall	150 shares.
A. Grant	240 shares.	F. W. Sharon	180 shares.
J. C. Wilmerding	210 shares.	A. K. P. Harmon	100 shares.

Total number of shares held by the Directors is 2,187 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco	\$248,685 75	\$1,000,000 00
Alameda	15,607 89	
Marin	492 26	
Fresno	92,654 03	
Mono	10,000 00	
San Mateo	41,257 34	
Amador	9,446 17	
State of Illinois	13,995 92	
Totals	\$432,139 36	\$1,000,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco	\$51,442 10	} \$700,000 00
Sonoma	3,055 00	
Merced	108,208 66	
Fresno	172,845 03	
Tulare	40,000 00	
San Luis Obispo	5,428 90	
Colusa	100,000 00	
Nevada	7,000 00	
Alameda	21,428 00	} \$700,000 00
Totals	\$509,407 69	

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Market Value.
Foreign securities	\$514,501 40	} \$750,000 00
Contra Costa Water Company's bonds	45,000 00	
Los Angeles County bonds	90,000 00	
San Joaquin and Kings River Canal and Irrigation Com- pany's stock	11,847 45	
San Jacinto Tin Company's stock	86,987 40	
Central Railroad Company's stock		
Controller's warrants		
Totals	\$738,336 25	\$750,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Carson and Colorado Railroad Company bonds	\$140,000 00	} \$270,000 00
Sutter Street and City Railroad stock	124,011 52	
United States bonds	500 00	
Stock of incorporated mining companies	15,768 52	} 1,250,000 00
Stock of other than mining companies	1,017,298 43	
Totals	\$1,297,578 47	\$1,520,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Grain, merchandise, and warehouse receipts	\$1,120,292 10	} \$1,200,000 00
Assignment of contracts, mortgages, collateral notes, etc.	73,891 69	
Totals	\$1,194,183 79	\$1,200,000 00
Description of the "Other Assets."		Amount on Books.
Life insurance account		\$77,283 38
Burlap and bag account		45,637 68
Total		\$122,921 06

SEMI-ANNUAL REPORT OF THE

BANK OF CALIFORNIA—SAN FRANCISCO.

[Incorporated June, 1864.]

Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.

WM. ALVORD, President. (Office hours: — A. M. to — P. M.) THOS. BROWN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$250,000 00	Capital paid in coin	\$3,000,000 00
Real estate taken for debt	438,742 15	Reserve fund and profit and loss	1,939,302 97
United States bonds	5,463 43	Due depositors	7,802,513 16
Miscellaneous bonds and stocks	693,561 35	Due banks and bankers	238,478 86
Loans on real estate	562,696 85	Other liabilities	3,867 50
Loans on stocks, bonds, and warrants	1,106,834 46		
Loans on other securities (grain, etc.)	370,355 05		
Loans on personal security (including overdrafts)	4,311,491 77		
Money on hand	3,492,931 09		
Due from banks and bankers	1,699,523 23		
Other assets	52,563 11		
Total resources	\$12,984,162 49	Total liabilities	\$12,984,162 49

DETAILS.

The amount of capital stock is \$3,000,000; the amount subscribed is \$3,000,000; the total amount actually paid in coin by stockholders for capital stock is \$3,000,000. The total number of shares of stock issued is 30,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

Wm. Alvord	152 shares.	J. Freeborn	250 shares.
F. G. Newlands	160 shares.	M. Lewis	610 shares.
Chas. Mayne	205 shares.	E. W. Newhall	150 shares.
J. Lincoln	100 shares.	F. W. Sharon	180 shares.
A. Grant	240 shares.	A. K. P. Harmon	100 shares.
J. C. Wilmerding	210 shares.		

Total number of shares held by the Directors is 2,357 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco	\$252,032 03	\$300,000 00
Alameda	15,337 14	17,000 00
Marin	6,630 41	8,000 00
Fresno	89,962 37	500,000 00
Mono	10,000 00	10,000 00
San Mateo	41,599 11	50,000 00
Amador	9,185 17	10,000 00
Lots in Cornell (Illinois)	13,995 92	15,000 00
Totals	\$438,742 15	\$910,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda	\$66,500 00	\$950,000 00
Fresno	190,107 76	
San Francisco	43,542 22	
Colusa and Tehama	100,000 00	
Merced	93,262 00	
San Luis Obispo	5,228 90	
Marin	1,500 00	
Sonoma	3,055 97	
Tulare	52,500 00	
Nevada	7,000 00	
Totals	\$562,696 85	\$950,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.	Market Value.
Foreign securities, German consols.....	\$514,501 40	} \$800,000 00
Los Angeles County bonds.....	168,712 50	
San Joaquin and Kings River Canal and Irrigation Com- pany stock.....	10,347 45	
San Jacinto Tin Company's stock and Central Railroad Company stock.....		
Totals.....	\$693,561 35	\$800,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Spring Valley Water Company stock	\$197,495 20	\$1,250,000 00
Carson and Colorado Railroad bonds	140,000 00	
United States bonds	1,100 00	
Stocks of incorporated mining companies	5,000 00	
Stocks of other companies	610,123 76	
Sutter Street Railroad and other city stocks	152,200 00	
Warrants	915 50	
Totals	\$1,106,834 46	\$1,250,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts, grain, merchandise, assignment of contracts, mortgages, collateral notes, etc.	\$370,355 05	\$500,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of California, doing business at City and County of San Francisco, on the first day of September, 1885, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$250,000 00	Capital paid up	\$3,000,000 00
Other real estate	530,938 95	Reserve fund	1,000,000 00
Invested in stocks and bonds	693,765 78	Due depositors	5,757,496 25
Loans on real estate	519,002 27	Due banks and bankers	885,172 36
Loans on stocks and bonds	730,707 64	Interest collected	29,146 10
Loans on other securities (grain, etc.)	833,600 89	Rents, exchange, etc.	13,207 32
Loans on personal security	3,047,095 70	Dividends unpaid	4,177 50
Money on hand	2,048,362 04	Profit and loss	853,914 24
Due from banks and bankers	2,240,404 33	Other liabilities	7,446 80
Expenses, taxes, etc.	11,177 96		
Bullion on hand	520,413 20		
Other assets	120,091 81		
Total resources	\$11,550,560 57	Total liabilities	\$11,550,560 57

SAN FRANCISCO, September 4, 1885.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. E. FARNUM,
J. M. LITCHFIELD,
W. F. WHITE,
Bank Commissioners.

STATE OF CALIFORNIA, } ss.
County of San Francisco. }

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of California, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

WILLIAM ALVORD, President.
THOMAS BROWN, Cashier.

Subscribed and sworn to before me, this second day of September, 1885.

J. M. LITCHFIELD,
Bank Commissioner.

SEMI-ANNUAL REPORT OF THE

CALIFORNIA SAFE DEPOSIT AND TRUST COMPANY—SAN FRANCISCO.

[Incorporated April 24, 1882.]

Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: 9 A. M. to 4 P. M.)

JOHN D. FRY, President.

CHARLES R. THOMPSON, Treasurer.

Resources.	Amount.	Liabilities.	Amount.
Bank premises, including vaults.....	\$800,000 00	Capital paid in coin	\$899,980 50
Miscellaneous bonds and stocks.....	40,840 00	Reserve fund and profit and loss	33,526 27
Loans on stocks, bonds, and warrants.....	330,315 39	Due depositors	320,644 16
Loans on other securities (grain, etc.).....	15,400 00	Other liabilities	92 17
Money on hand.....	27,506 90		
Checks and other cash items.....	656 56		
Due from banks and bankers.....	38,001 64		
Other assets.....	1,522 61		
Total resources.....	\$1,254,243 10	Total liabilities	\$1,254,243 10

DETAILS.

The amount of capital stock is \$2,000,000; the amount subscribed is \$2,000,000; the total amount actually paid in coin by stockholders for capital stock is \$899,980 50. The total number of shares of stock issued is 20,000; the amount paid up on each share of stock is \$45 on 19,996 $\frac{1}{2}$ shares, and \$40 on 3 $\frac{1}{2}$ shares.

The names of the Directors, and number of shares of stock held by each, are as follows:

John D. Fry.....	230 shares.	Peter Dean.....	100 shares.
Thomas R. Hayes.....	100 shares.	Frank H. Woods.....	300 shares.
Samuel Davis.....	100 shares.	Charles Main.....	242 shares.
Washington L. Elliott.....	110 shares.	J. G. Wickersham.....	755 shares.
Henry Wadsworth.....	100 shares.	James H. Goodman.....	1,272 shares.
George L. Bradley.....	200 shares.		
Total number of shares held by the Directors is.....	3,509 shares.		

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
600 shares Presidio and Ferries Railroad Company's stock.....	\$60,000 00	\$28,200 00	\$29,543 89
1,000 California Wireworks bonds.....	10,000 00	10,100 00	10,000 00
1,500 Natoma Water and Mining Company's bonds.....	1,500 00	1,500 00	1,500 00
Coupons City and County of San Francisco.....	1,040 00	1,040 00	1,040 00
Totals.....	\$72,540 00	\$40,840 00	\$42,083 89

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Miscellaneous stocks and bonds	\$330,315 39	\$507,011 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse and Safe Deposit receipts for merchandise.....	\$15,400 00	\$20,670 00

SEMI-ANNUAL REPORT OF THE

CALIFORNIA SAFE DEPOSIT AND TRUST COMPANY—SAN FRANCISCO.

[Incorporated April 24, 1882.]

Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

J. D. FRY, President.

C. R. THOMPSON, Treasurer.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$800,000 00	Capital paid in coin	\$899,982 00
Miscellaneous bonds and stocks (market price).....	60,055 00	Reserve fund and profit and loss	29,140 68
Loans on stocks, bonds, and warrants.....	185,114 11	Due depositors.....	202,222 61
Loans on other securities (grain, etc.).....	29,550 00	Other liabilities.....	6,135 38
Money on hand.....	38,533 79		
Due from banks and bankers.....	23,011 76		
Interest accrued.....	1,166 01		
Total resources.....	\$1,137,480 67	Total liabilities.....	\$1,137,480 67

DETAILS.

The amount of capital stock is \$2,000,000; the amount subscribed is \$2,000,000; the total amount actually paid in coin by stockholders for capital stock is \$899,982. The total number of shares of stock issued is 20,000; the amount paid up on each share of stock is \$45 on 19,996 $\frac{1}{2}$ and \$40 on 3 $\frac{1}{2}$ shares.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. D. Fry.....	230 shares.	A. D. Sharon.....	200 shares.
L. G. Wickersham.....	755 shares.	C. Main.....	242 shares.
W. L. Elliott.....	110 shares.	S. Davis.....	100 shares.
F. H. Wood.....	300 shares.	J. H. Goodman.....	1,272 shares.
J. B. Stetson.....	150 shares.	T. R. Hayes.....	100 shares.
G. L. Bradley.....	200 shares.		
Total number of shares held by the Directors is.....	3,659 shares.		

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
600 shares Presidio and Ferries Railroad stock.....	\$60,000 00	\$29,547 64	\$30,000 00
California Wireworks bonds.....	10,000 00	10,000 00	10,000 00
200 shares Spring Valley Waterworks stock.....	20,000 00	19,693 75	19,100 00
Coupons City and County of San Francisco.....	955 00	955 00	955 00
Totals.....	\$90,955 00	\$60,196 39	\$60,055 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Miscellaneous stocks and bonds	\$185,114 11	\$296,205 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse and Safe Deposit receipts.....	\$29,550 00	\$70,645 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the California Safe Deposit and Trust Company, doing business at City and County of San Francisco, on the twentieth day of February, 1886, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises, including safe deposit vaults	\$700,000 00	Capital paid up.....	\$799,982 00
Invested in stocks and bonds.....	40,000 00	Due depositors	179,461 38
Loans on stocks and bonds.....	189,866 82	Interest collected.....	2,712 24
Loans on other securities.....	12,000 00	Rents, exchange, etc.....	9,704 90
Money on hand	56,678 20	Dividends unpaid	446 16
Due from banks and bankers.....	5,138 33	Profit and loss	12,226 79
Expenses, taxes, etc.....	850 12		
Total resources.....	\$1,004,533 47	Total liabilities.....	\$1,004,533 47

SAN FRANCISCO, February 23, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. E. FARNUM,
J. M. LITCHFIELD,
WM. F. WHITE,
Bank Commissioners.

STATE OF CALIFORNIA, }
County of San Francisco. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the California Safe Deposit and Trust Company, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

C. R. THOMPSON, Treasurer.

Subscribed and sworn to before me, this twenty-third day of February, 1886.

WM. F. WHITE,
Bank Commissioner.

SEMI-ANNUAL REPORT OF THE

CALIFORNIA STATE BANK—SACRAMENTO.

[Incorporated April 10, 1882.]

Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: 10 A. M. to 3 P. M.)

N. D. RIDEOUT, President.

A. ABBOTT, Cashier.

Resources.	Amount.	Liabilities.	Amount.
State warrants	\$24,165 50	Capital paid in coin	\$200,000 00
Loans on real estate.....	194,505 00	Reserve fund and profit and loss	31,208 85
Loans on stocks, bonds, and warrants	34,750 00	Due depositors	594,548 13
Loans on other securities (grain, etc.)	26,745 00	Due banks and bankers	135,120 76
Loans on personal security (including overdrafts).....	388,894 56		
Money on hand	186,190 22		
Checks and other cash items	765 11		
Due from banks and bankers	102,232 28		
Furniture and fixtures	2,411 00		
Other assets	219 07		
Total resources.....	\$960,877 '74	Total liabilities.....	\$960,877 74

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$500,000; the total amount actually paid in coin by stockholders for capital stock is \$200,000. The total number of shares of stock issued is 5,000; the amount paid up on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows:

N. D. Rideout	2,950 shares.	J. R. Watson	200 shares.
C. W. Clark	200 shares.	Jos. Steffens	150 shares.
Frederick Cox	200 shares.	A. Abbott	100 shares.
Geo. C. Perkins	200 shares.		

Total number of shares held by the Directors is..... 4,000 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda	\$500 00	\$1,500 00
Amador	2,000 00	3,500 00
Butte	28,105 00	50,000 00
El Dorado	2,000 00	4,000 00
Fresno	4,000 00	12,000 00
Lassen	13,000 00	30,000 00
Nevada	1,500 00	2,000 00
Placer	7,500 00	13,500 00
Sacramento	110,500 00	205,000 00
Yolo	22,000 00	50,000 00
Yon County, Nevada	3,400 00	5,000 00
Totals	\$194,505 00	\$376,500 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
State of California warrants.....	\$24,165 50	\$24,165 50	\$24,165 50

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Capital Savings Bank, Sacramento	\$9,100 00	\$3,000 00	\$5,460 00
Bank of Butte County, Chico.....	5,000 00	4,000 00	5,500 00
People's Savings Bank, Sacramento	11,745 00	3,500 00	7,047 00
Sacramento Bank, Sacramento.....	3,000 00	1,500 00	3,000 00
Farmers' Bank of Wheatland	32,000 00	3,500 00	10,240 00
Building and Loan Association.....	5,000 00	1,160 00	1,750 00
Sonoma Democrat Publishing Company	27,800 00	2,000 00	8,000 00
State of California warrants.....	16,150 00	16,150 00	16,150 00
Totals.....	\$109,795 00	\$34,750 00	\$57,147 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Sundry notes secured by warehouse receipts and insurance policies.....	\$26,745 00	\$35,000 00

SEMI-ANNUAL REPORT OF THE

CALIFORNIA STATE BANK—SACRAMENTO.

[Incorporated April 10, 1882.]

Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

N. D. RIDEOUT, President.

A. ABBOTT, Cashier.

Resources.	Amount.	Liabilities.	Amount.
County warrants	\$965 47	Capital paid in coin.....	\$200,000 00
Loans on real estate.....	207,592 00	Reserve fund and profit and loss.....	45,095 37
Loans on stocks, bonds, and warrants	29,500 00	Due depositors	568,525 15
Loans on personal security (including overdrafts).....	351,059 60	Due banks and bankers	19,135 69
Money on hand	146,529 37		
Checks and other cash items.....	2,108 17		
Due from banks and bankers.....	90,905 89		
Furniture and fixtures	2,411 00		
Other assets	1,684 71		
Total resources.....	\$832,756 21	Total liabilities	\$832,756 21

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$500,000; the total amount actually paid in coin by stockholders for capital stock is \$200,000. The total number of shares of stock issued is 5,000; the amount paid up on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows:

A. Abbott	100 shares.	N. D. Rideout.....	3,000 shares.
F. Cox	200 shares.	J. Steffins	350 shares.
C. W. Clark	200 shares.	J. R. Watson	200 shares.
G. C. Perkins	200 shares.		

Total number of shares held by the Directors is..... 4,250 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sacramento	\$103,043 00	\$200,000 00
Colusa	25,682 73	50,000 00
Yolo	19,772 55	30,000 00
Nevada	1,506 72	2,000 00
Lassen	21,000 00	60,000 00
Fresno	4,000 00	8,000 00
San Joaquin	21,565 00	40,000 00
Alameda	1,022 00	3,000 00
Placer	10,000 00	20,000 00
Totals.....	\$207,592 00	\$413,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.
28,028 shares People's Savings Bank	\$5,000 00
440 shares Sacramento Bank	14,500 00
5 shares Woodland Opera House	300 00
320 shares Farmers' Bank of Wheatland	3,200 00
92 shares Savings Bank	4,500 00
278 shares Sonoma Publishing Company	2,000 00
Total	\$29,500 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the California State Bank, doing business at Sacramento, County of Sacramento, on the second day of March, 1886, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$163,270 35	Capital paid up.....	\$200,000 00
Loans on stocks and bonds	13,236 62	Reserve fund	30,000 00
Loans on other securities (grain, etc.)	10,352 00	Due depositors	509,330 82
Loans on personal security	444,086 70	Due banks and bankers	138,346 98
Money on hand	159,631 59	Interest collected	7,277 77
Due from banks and bankers	88,024 44	Rents, exchange, etc.....	246 86
Furniture, fixtures, etc.....	2,411 00		
Expenses, taxes, etc.....	2,935 68		
Other assets	1,254 05		
Total resources.....	\$885,202 43	Total liabilities.....	\$885,202 43

SACRAMENTO, March 3, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. M. LITCHFIELD,
WM. F. WHITE,
Bank Commissioners.

STATE OF CALIFORNIA, }
County of Sacramento. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the California State Bank, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

A. ABBOTT, Cashier.

Subscribed and sworn to before me, this third day of March, 1886.

WM. F. WHITE,
Bank Commissioner.

REMARKS ON LOCATION.

The California State Bank is located in the City of Sacramento. It is well conducted and is a financial success. It has, so far, paid no dividends to its shareholders, but fifty thousand dollars of its earnings have been capitalized, and a reserve of a yet larger sum has been accumulated. Sacramento has a population of about twenty-five thousand. It is the capital of the State and is too well known to need further comment.

SEMI-ANNUAL REPORT OF THE

BANK OF CHICO.

[Incorporated December 26, 1872.]

Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: 9 A. M. to 4 P. M.)

ORRIN GOWELL, President.

A. H. CREW, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$13,000 00	Capital paid in coin	\$100,000 00
Real estate taken for debt	1,983 82	Reserve fund and profit and loss	75,831 07
Miscellaneous bonds and stocks	27,668 75	Due depositors	128,970 48
County warrants	443 48	Due banks and bankers	39,781 27
Loans on real estate	142,269 35	Other liabilities	4,722 00
Loans on stocks, bonds, and warrants	10,878 07		
Loans on other securities (grain, etc.)	3,035 00		
Loans on personal security (including overdrafts)	98,504 05		
Money on hand	45,992 06		
Due from banks and bankers	156 60		
Furniture and fixtures	2,500 00		
Other assets	2,873 64		
Total resources	\$349,304 82	Total liabilities	\$349,304 82

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 5,000; the amount paid up on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows:

A. H. Crew 2,591 shares. Orrin Gowell 845 shares.
Emery Moses 210 shares.

Total number of shares held by the Directors is 3,646 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Butte	\$425 00	\$450 00
Tehama	1,558 82	1,600 00
Totals	\$1,983 82	\$2,050 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Butte	\$72,861 40	\$162,050 00
Colusa	19,776 78	30,172 00
Tehama	3,631 17	8,000 00
San Francisco	46,000 00	70,500 00
Totals	\$142,269 35	\$270,722 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Tulare bonds.....	\$25,000 00	\$26,418 75	\$27,500 00
Odd Fellows' building stock.....	1,300 00	1,250 00	1,300 00
County warrants.....	444 93	443 48	444 93
Totals.....	\$26,744 93	\$28,112 23	\$29,244 93

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
County warrants.....	\$5,923 17	\$5,533 07	\$5,923 17
Odd Fellows' building stock.....	700 00	625 00	700 00
Chico Livery Company stock.....	2,450 00	1,220 00	1,848 00
Chico Water Company stock.....	3,200 00	1,100 00	1,600 00
Tulare coupons.....	2,500 00	2,400 00	2,500 00
Totals.....	\$14,773 17	\$10,878 07	\$12,571 17

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts (barley, etc.).....	\$3,035 00	\$5,024 00

SEMI-ANNUAL REPORT OF THE

BANK OF CHICO.

[Incorporated December 26, 1872.]

Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

ORRIN GOWELL, President.

A. H. CREW, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$13,000 00	Capital paid in coin.....	\$100,000 00
Real estate taken for debt.....	1,958 82	Reserve fund and profit and loss.....	78,409 29
Miscellaneous bonds and stocks.....	27,668 75	Due depositors.....	111,653 77
Loans on real estate.....	137,084 69	Due banks and bankers.....	41,625 99
Loans on stocks, bonds, and warrants.....	3,228 50	Other liabilities.....	4,347 00
Loans on other security (grain, etc.).....	3,291 25		
Loans on personal security (including overdrafts).....	118,990 07		
Money on hand.....	27,863 30		
Due from banks and bankers.....	450 67		
Furniture and fixtures.....	2,500 00		
Total resources.....	\$336,036 05	Total liabilities.....	\$336,036 05

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 5,000; the amount paid up on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows:

A. H. Crew.....	2,591 shares.	O. Gowell.....	845 shares.
M. Emery.....	210 shares.		

Total number of shares held by the Directors is 3,646 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Tehama.....	\$1,958 82	\$2,400 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Butte.....	\$68,014 80	\$157,950 00
Colusa.....	19,565 78	30,172 00
Tehama.....	3,704 11	8,800 00
San Francisco.....	45,800 00	70,500 00
Totals.....	\$137,084 69	\$267,422 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Tulare County bonds.....	\$25,000 00	\$26,418 75	\$27,500 00
Odd Fellows' building stock.....	1,300 00	1,250 00	1,300 00
Totals.....	\$26,300 00	\$27,668 75	\$28,800 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Odd Fellows' building stock.....	\$1,200 00	\$950 00	\$1,200 00
Chico livery stock.....	2,700 00	1,378 50	2,025 00
Chico Water Company's stock.....	3,200 00	900 00	1,600 00
Totals.....	\$7,100 00	\$3,228 50	\$4,825 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts for wheat, flour, corn, wood, and merchandise.....	\$3,291 25	\$5,247 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Chico, doing business at Chico, County of Butte, on the fourteenth day of September, 1885, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$13,000 00	Capital paid up.....	\$100,000 00
Other real estate.....	2,183 82	Reserve fund.....	30,000 00
Invested in stocks and bonds.....	27,668 75	Due depositors.....	124,553 85
Loans on real estate.....	111,953 33	Due banks and bankers.....	33,710 18
Loans on stocks and bonds.....	8,923 55	Interest collected.....	3,881 64
Loans on other securities (grain, etc.).....	11,198 75	Rents, exchange, etc.....	220 22
Loans on personal security.....	88,893 24	Dividends unpaid.....	4,248 00
Money on hand.....	46,721 54	Profit and loss.....	20,694 44
Due from banks and bankers.....	451 40	Other liabilities.....	23 12
Furniture, fixtures, etc.....	2,500 00		
Expenses, taxes, etc.....	1,513 09		
Other assets.....	2,373 98		
Total resources.....	\$317,331 45	Total liabilities.....	\$317,331 45

Chico, September 15, 1885.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. E. FARNUM,
J. M. LITCHFIELD,
Bank Commissioners.

STATE OF CALIFORNIA, } ss.
County of Butte. }

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of Chico, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

A. H. CREWS, Cashier.

Subscribed and sworn to before me, this fourteenth day of September, 1885.

J. E. FARNUM,
Bank Commissioner.

SEMI-ANNUAL REPORT OF THE
CITIZENS' BANK—NEVADA CITY.

[Incorporated September 19, 1876.]

Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: 10 A. M. to 4 P. M.)

E. M. PRESTON, President.

JOHN T. MORGAN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$5,000 00	Capital paid in coin.....	\$30,000 00
Real estate taken for debt.....	2,030 00	Reserve fund and profit and loss.....	18,705 26
United States bonds.....	3,631 36	Due depositors.....	162,922 86
Miscellaneous bonds and stocks.....	44,200 00	Other liabilities.....	328 99
County warrants.....	3,560 98		
Loans on real estate.....	31,485 55		
Loans on stocks, bonds, and warrants.....	800 00		
Loans on other securities (grain, etc.).....	5,601 00		
Loans on personal security (including overdrafts).....	35,764 93		
Money on hand.....	20,788 00		
Checks and other cash items.....	111 80		
Due from banks and bankers.....	52,304 94		
Furniture and fixtures.....	2,500 00		
Expenses and taxes.....	86 35		
Other assets.....	4,092 20		
Total resources.....	\$211,957 11	Total liabilities.....	\$211,957 11

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$30,000. The total number of shares of stock issued is 2,000; the amount paid up on each share of stock is \$15.

The names of the Directors, and number of shares of stock held by each, are as follows:

John T. Morgan.....	913 shares.	Wm. Edwards.....	13 shares.
E. M. Preston.....	548 shares.	Geo. M. Hughes.....	1½ shares.
D. E. Morgan.....	106 shares.	R. M. Hunt.....	1 share.
Lord Houseman.....	21½ shares.		
Total number of shares held by the Directors is.....			1,604 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Nevada.....	\$2,030 00	\$2,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Nevada.....	\$31,485 55	\$50,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Union Iron Works bonds	\$5,000 00	\$5,325 00	\$5,325 00
California Iron and Steel Works bonds	5,000 00	5,000 00	5,000 00
Nevada County bonds	16,800 00	16,800 00	17,450 00
Contra Costa Water bonds	5,000 00	5,050 00	5,050 00
Spring Valley Water bonds	10,000 00	12,025 00	12,200 00
United States 4 per cent coupons	3,000 00	3,631 36	3,650 00
County warrants	3,560 98	3,560 98	3,560 98
Totals	\$48,360 98	\$51,392 34	\$52,235 98

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Spring Valley Water stock	\$1,000 00	\$300 00	\$950 00
United States bonds	800 00	500 00	960 00
Totals	\$1,800 00	\$800 00	\$1,910 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Gold bullion	\$4,341 00	\$4,500 00
Paid up endowment	600 00	2,000 00
Surveyor's instrument	30 00	40 00
Savings Bank pass-book	130 00	400 00
Bank certificate of deposit	500 00	5,000 00
Totals	\$5,601 00	\$11,940 00

SEMI-ANNUAL REPORT OF THE

CITIZENS' BANK—NEVADA CITY.

[Incorporated September 19, 1876.]

Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

E. M. PRESTON, President.

J. T. MORGAN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$5,000 00	Capital paid in coin	\$30,000 00
Real estate taken for debt	13,567 44	Reserve fund and profit and loss	21,461 34
United States bonds	3,750 00	Due depositors	180,816 05
Miscellaneous bonds and stocks	31,975 00	Due banks and bankers	1,531 93
County warrants	1,338 65	Other liabilities	306 41
Loans on real estate	48,278 00		
Loans on stocks, bonds, and warrants	1,050 00		
Loans on other securities (bullion, etc.)	9,210 00		
Loans on personal security (including overdrafts)	37,227 08		
Money on hand	57,452 95		
Checks and other cash items	149 50		
Due from banks and bankers	15,440 15		
Furniture and fixtures	2,500 00		
Other assets	7,176 96		
Total resources	\$234,115 73	Total liabilities	\$234,115 73

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$30,000. The total number of shares of stock issued is 2,000; the amount paid up on each share of stock is \$15. The names of the Directors, and number of shares of stock held by each, are as follows:

J. T. Morgan	913 shares.	W. Edwards	13 shares.
E. M. Preston	548 shares.	G. M. Hughes	1½ shares.
D. E. Morgan	106 shares.	R. M. Hunt	1 share.
L. Houseman	21½ shares.		
Total number of shares held by the Directors is		1,604 shares.	

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Nevada	\$13,567 44	\$20,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Nevada	\$48,278 00	\$75,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Union Iron Works bonds	\$5,000 00	\$5,325 00	\$5,250 00
California Steel and Iron Works bonds	5,000 00	5,000 00	4,750 00
Nevada County bonds	16,600 00	16,600 00	17,100 00
Contra Costa County bonds	5,000 00	5,050 00	5,050 00
Four per cent United States registered bonds	3,000 00	3,750 00	3,750 00
Totals	\$34,600 00	\$35,725 00	\$35,900 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
United States bonds	\$800 00	\$500 00	\$950 00
Bank certificate of deposit	5,000 00	300 00	5,000 00
Spring Valley Water stock	1,000 00	250 00	950 00
Totals	\$6,800 00	\$1,050 00	\$6,900 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Gold-bearing sulphurets and bullion	\$8,310 00	\$9,000 00
Paid up life insurance	900 00	2,500 00
Totals	\$9,210 00	\$11,500 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Citizens' Bank, doing business at Nevada City, County of Nevada, on the fifth day of August, 1886, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$5,000 00	Capital paid up	\$30,000 00
Other real estate	9,067 44	Reserve fund	10,000 00
Invested in stocks, bonds, and warrants	36,507 55	Due depositors	193,870 86
Loans on real estate	53,256 35	Interest collected	582 57
Loans on stocks and bonds	500 00	Rents, exchange, etc.	21 78
Loans on other securities (grain, etc.)	10,316 87	Dividends unpaid	259 68
Loans on personal security	35,454 05	Profit and loss	12,360 61
Money on hand	54,357 93		
Due from banks and bankers	27,467 23		
Furniture, fixtures, etc.	2,500 00		
Expenses, taxes, etc.	35 75		
Other assets (bullion)	12,632 33		
Total resources	\$247,095 50	Total liabilities	\$247,095 50

NEVADA CITY, August 6, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, I beg leave to report that I have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servant,

A. W. POTTS,
Bank Commissioner.STATE OF CALIFORNIA,
County of Nevada. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Citizens' Bank, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

E. M. PRESTON, President.

Subscribed and sworn to before me, this sixth day of August, 1886.

A. W. POTTS,
Bank Commissioner.

REMARKS ON LOCATION.

The Citizens' Bank of Nevada is located in the Town of Nevada, Nevada County. This town has a population of forty-five hundred, and cast a vote of about twelve hundred at the last election. It has been, perhaps, the richest gold producing district in all California, and even to this day its gold production is something surprising. Its location is in the mountains, and seems, in the Summer months, most charming and romantic. The surrounding lands are fit only for fruit growing and stock raising, and can be purchased from two dollars per acre to fifty for choice spots. Beyond stock, nothing can be raised for the seaboard market, for though there is rail communication with San Francisco, the distance being one hundred and sixty-six miles, the freight charge per ton is so enormous that no product but gold will bear the charge. The bank, under its present management, is in a very prosperous condition, and has for some years paid its shareholders a handsome dividend of over twelve per cent per annum on the capital invested.

SEMI-ANNUAL REPORT OF THE

CLOVERDALE BANKING AND COMMERCIAL COMPANY.

[Incorporated February 25, 1884.]

Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: 10 A. M. to 3 P. M.)

I. E. SHAW, President.

G. W. FROST, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$12,500 00	Capital paid in coin	\$55,800 00
County warrants	345 20	Reserve fund and profit and loss	5,699 63
Loans on real estate	6,660 00	Due depositors	25,228 55
Loans on personal security (including overdrafts)	56,743 44	Due banks and bankers	2,323 96
Money on hand	6,665 50	Other liabilities	1,600 00
Checks and other cash items	774 00		
Due from banks and bankers	196 36		
Furniture and fixtures	1,309 35		
Interest accrued	4,170 10		
Expenses and taxes	1,288 19		
Total resources	\$90,652 14	Total liabilities	\$90,652 14

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$55,800; the total amount actually paid in coin by stockholders for capital stock is \$55,800. The total number of shares of stock issued is 558; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

John E. Chalfant	100 shares.	G. W. Frost	100 shares.
A. D. Starr	10 shares.	I. E. Shaw	100 shares.
G. W. Prescott	100 shares.		

Total number of shares held by the Directors is

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned	Market Value.
Sonoma	\$4,760 00	\$11,000 00
Mendocino	1,900 00	9,000 00
Totals	\$6,660 00	\$20,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.	Market Value.
County warrants	\$345 20	\$345 20

SEMI-ANNUAL REPORT OF THE

CLOVERDALE BANKING AND COMMERCIAL COMPANY.

[Incorporated February 25, 1884.]

Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

ISAAC E. SHAW, President.

G. W. FROST, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$12,884 00	Capital paid in coin	\$56,800 00
Loans on real estate	6,010 00	Reserve fund and profit and loss	1,353 00
Loans on personal security (including overdrafts)	65,123 49	Due depositors	32,245 85
Money on hand	8,240 45	Due banks and bankers	3,524 83
Checks and other cash items	19 20		
Furniture and fixtures	1,311 10		
Expenses and taxes	335 44		
Total resources	\$93,923 68	Total liabilities	\$93,923 68

DETAILS.

The amount of capital stock is \$56,800; the amount subscribed is \$56,800; the total amount actually paid in coin by stockholders for capital stock is \$56,800. The total number of shares of stock issued is 568; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. E. Chalfant	100 shares.	Isaac E. Shaw	100 shares.
G. W. Prescott	100 shares.	Mrs. F. J. Bowman	100 shares.
G. W. Frost	100 shares.		

Total number of shares held by the Directors is

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Mendocino	\$1,100 00	\$3,500 00
Sonoma	4,910 00	15,000 00
Totals	\$6,010 00	\$18,500 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Cloverdale Banking and Commercial Company, doing business at Cloverdale, County of Sonoma, on the tenth day of August, 1885, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$8,500 00	Capital paid up.....	\$55,000 00
Loans on real estate.....	7,849 20	Due depositors.....	37,790 49
Loans on personal security.....	55,513 80	Rents, exchange, etc.....	162 35
Money on hand.....	8,915 15	Profit and loss.....	3,938 47
Due from banks and bankers.....	14,480 81		
Furniture, fixtures, etc.....	1,309 35		
Expenses, taxes, etc.....	323 00		
Total resources.....	\$96,891 31	Total liabilities.....	\$96,891 31

CLOVERDALE, August 11, 1885.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. E. FARNUM,
WM. F. WHITE,
Bank Commissioners.

STATE OF CALIFORNIA, } ss.
County of Sonoma. }

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Cloverdale Banking and Commercial Company, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

ISAAC E. SHAW, President.
G. W. FROST, Cashier.

Subscribed and sworn to before me, this eleventh day of August, 1885.

WM. F. WHITE,
Bank Commissioner.

REMARKS ON LOCATION.

The Cloverdale Banking and Commercial Company is located in the pretty little Town of Cloverdale, Sonoma County. The adjacent country is mostly good for vineyards, grazing, and stock raising. Sheep and cattle both do well, but the most attention is given to sheep raising. Fruit and hop growing is also found profitable in this section. Cloverdale is ninety miles by rail from San Francisco, and has a population of about one thousand. This bank, for the kind, seems well managed, and reasonably successful. But the kind is not desirable as a banking enterprise. Banking and merchandising should not be connected in any way, or, if so connected, should be carried on as a partnership and not as a corporation.

SEMI-ANNUAL REPORT OF THE

COLUSA COUNTY BANK—COLUSA.

[Incorporated September 15, 1870.]

Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

GEO. HAGAR, President.

W. P. HARRINGTON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$18,000 00	Capital paid in coin.....	\$500,000 00
Real estate taken for debt.....	18,082 47	Reserve fund and profit and loss.....	63,685 59
County warrants.....	4,260 79	Due depositors.....	610,107 21
Loans on real estate.....	453,481 56	Due banks and bankers.....	186,328 29
Loans on other securities (grain, etc.).....	373,060 25	Other liabilities.....	38,000 00
Loans on personal security (including overdrafts).....	415,060 91		
Money on hand.....	106,800 46		
Checks and other cash items.....	6,673 70		
Furniture and fixtures.....	2,688 95		
Total resources.....	\$1,398,119 09	Total liabilities.....	\$1,398,119 09

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$500,000; the total amount actually paid in coin by stockholders for capital stock is \$500,000. The total number of shares of stock issued is 5,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

W. F. Goad.....	253 shares.	W. P. Harrington.....	380 shares.
Geo. Hagar.....	665 shares.	Edgar Mills.....	743 shares.
Jno. Boggs.....	253 shares.		

Total number of shares held by the Directors is..... 2,294 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Colusa.....	\$16,996 07	\$16,996 07
Tehama.....	1,086 40	1,086 40
Totals.....	\$18,082 47	\$18,082 47

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Colusa.....	\$453,481 56	\$700,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.
County warrants.....	\$4,260 79

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Grain in warehouses	\$373,060 25	\$502,828 70

SEMI-ANNUAL REPORT OF THE
COLUSA COUNTY BANK—COLUSA.

[Incorporated September 15, 1870.]

Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

GEORGE HAGAR, President.

W. P. HARRINGTON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$21,000 00	Capital paid in coin	\$500,000 00
Real estate taken for debt....	20,036 15	Reserve fund and profit and loss	74,365 05
County warrants	376 10	Due depositors	446,271 18
Loans on real estate	496,920 33	Due banks and bankers	2,029 14
Loans on other securities (grain, etc.)	5,600 00	Other liabilities	1,587 91
Loans on personal security (including overdrafts)	430,956 73		
Money on hand	41,752 75		
Checks and other cash items	2,056 69		
Due from banks and bankers	2,865 58		
Furniture and fixtures	2,688 95		
Total resources	\$1,024,253 28	Total liabilities	\$1,024,253 28

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$500,000; the total amount actually paid in coin by stockholders for capital stock is \$500,000. The total number of shares of stock issued is 5,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

W. F. Goad	253 shares.	W. P. Harrington	380 shares.
G. Hagar	653 shares.	E. Mills	743 shares.
J. Boggs	50 shares.		
Total number of shares held by the Directors is		2,079 shares.	

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Colusa	\$18,949 75	\$18,949 75
Tehama	1,086 40	1,086 40
Totals	\$20,036 15	\$20,036 15

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Colusa	\$496,920 33	\$750,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
County orders	\$376 10	\$376 10	\$376 10

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Wheat in warehouse	\$5,600 00	\$8,500 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Colusa County Bank, doing business at Colusa, County of Colusa, on the tenth day of September, 1885, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$18,000 00	Capital paid up	\$500,000 00
Other real estate	19,050 45	Due depositors	455,060 48
Invested in warrants	407 50	Due banks and bankers	108,351 97
Loans on real estate	468,873 23	Rents, exchange, etc.	81 28
Loans on other securities (grain, etc.)	308,985 40	Profit and loss	78,199 42
Loans on personal security	328,485 32	Other liabilities, bills payable	100,000 00
Money on hand	63,054 34		
Furniture, fixtures, etc.	2,688 95		
Expenses, taxes, etc.	21 40		
Other assets	32,126 56		
Total resources	\$1,241,693 15	Total liabilities	\$1,241,693 15

COLUSA, September 11, 1885.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. E. FARNUM,
J. M. LITCHFIELD,
Bank Commissioners.

STATE OF CALIFORNIA, } ss.
County of Colusa, }

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Colusa County Bank, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

W. P. HARRINGTON, Cashier.
B. H. BURTON, Assistant Cashier.

Subscribed and sworn to before me, this tenth day of September, 1885.

J. M. LITCHFIELD,
Bank Commissioner.

REMARKS ON LOCATION.

The Colusa County Bank is located in the Town of Colusa. This location is the center of a great wheat-growing district. There are also fine grazing districts not far from Colusa. We have not received from the bank the data we asked for to enable us to give further particulars, but so far as the bank is concerned we know it to be one of the most successful interior country banks in the State.

SEMI-ANNUAL REPORT OF THE
COMMERCIAL BANK OF SANTA ANA.

[Incorporated April 22, 1882.]

Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: 9 A. M. to 3 P. M.)

DANIEL HALLADAY, President.

W. S. BARTLETT, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$15,000 00	Capital paid in coin	\$50,000 00
Real estate taken for debt	5,777 49	Reserve fund and profit and loss	9,466 55
United States bonds	8,347 50	Due depositors	145,856 18
Miscellaneous bonds and stocks	12,125 00		
County warrants	2,220 75		
Loans on real estate	31,075 00		
Loans on personal security (including overdrafts)	84,453 50		
Money on hand	23,074 59		
Checks and other cash items	955 51		
Due from banks and bankers	20,172 39		
Furniture and fixtures	2,000 00		
Other assets	121 00		
Total resources	\$205,322 73	Total liabilities	\$205,322 73

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$50,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$50. The names of the Directors, and number of shares of stock held by each, are as follows:

Daniel Halladay	175 shares.	Hiram Mabury	200 shares.
Noah Palmer	175 shares.	E. F. Spence	200 shares.
Nelson Vanderlip	150 shares.	W. S. Bartlett	50 shares.

Total number of shares held by the Directors is 950 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Los Angeles	\$400 00	\$400 00
Los Angeles	5,377 49	6,000 00
Totals	\$5,777 49	\$6,400 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles	\$31,075 00	\$65,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States 4 per cent bonds	\$7,000 00	\$8,347 50	\$8,487 50
Los Angeles County school bonds	12,000 00	12,125 00	12,125 00
Los Angeles County road and school warrants	2,220 75	2,220 75	2,220 75
Totals	\$21,220 75	\$22,693 25	\$22,833 25

SEMI-ANNUAL REPORT OF THE

COMMERCIAL BANK OF SANTA ANA.

[Incorporated April 22, 1882.]

Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

D. HALLADAY, President.

W. S. BARTLETT, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$15,000 00	Capital paid in coin	\$50,000 00
Real estate taken for debt	5,757 19	Reserve fund and profit and loss	8,406 74
United States bonds	2,600 00	Due depositors	190,293 08
Miscellaneous bonds and stocks	8,840 00		
County warrants	459 70		
Loans on real estate	31,050 00		
Loans on personal security (including overdrafts)	88,182 17		
Money on hand	26,913 01		
Checks and other cash items	5,953 36		
Due from banks and bankers	61,944 39		
Furniture and fixtures	2,000 00		
Total resources	\$248,699 82	Total liabilities	\$248,699 82

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$50,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows:

D. Halladay	175 shares.	E. F. Spence	200 shares.
N. Palmer	175 shares.	G. M. Knight	50 shares.
N. Vanderlip	150 shares.	W. S. Bartlett	50 shares.
H. Mabury	200 shares.		

Total number of shares held by the Directors is 1,000 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Los Angeles	\$5,757 19	\$6,760 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles	\$31,050 00	\$65,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.
United States 4 per cent bonds	\$2,600 00	} \$11,899 70
Los Angeles County school bonds	8,000 00	
Los Angeles County school and road warrants	459 70	
Totals	\$11,059 70	\$11,899 70

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Commercial Bank of Santa Ana, doing business at Santa Ana, County of Los Angeles, on the second day of November, 1885, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$15,000 00	Capital paid up	\$50,000 00
Other real estate	5,698 57	Reserve fund	5,000 00
Invested in stocks and bonds	20,932 20	Due depositors	108,648 30
Loans on real estate	30,375 00	Due banks and bankers	6,870 56
Loans on stocks and bonds	1,107 30	Interest collected	4,795 32
Loans on personal security	79,080 96	Rents, exchange, etc.	397 73
Money on hand	13,851 94	Profit and loss	1,025 74
Due from banks and bankers	5,992 00		
Furniture, fixtures, etc.	2,280 92		
Expenses, taxes, etc.	2,158 76		
Other assets	260 00		
Total resources	\$176,737 65	Total liabilities	\$176,737 65

SANTA ANA, November 3, 1885.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. E. FARNUM,
WM. F. WHITE,
Bank Commissioners.

STATE OF CALIFORNIA, }
County of Los Angeles. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Commercial Bank of Santa Ana, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

W. S. BARTLETT, Cashier.

Subscribed and sworn to before me, this third day of November, 1885.

WM. F. WHITE,
Bank Commissioner.

REMARKS ON LOCATION.

The Commercial Bank of Santa Ana is located in a beautiful, flourishing, fruit-growing district of Los Angeles County. The production of citrus fruits, as well as apricots and grapes, is most satisfactory in this location. It is also famous for its fine corn and vegetables; also for its fat cattle, hogs, and sheep. The Town of Santa Ana has a population of about twenty-five hundred, and cast a vote of about five hundred at the last election. The bank is, comparatively speaking, new, but its management indicates a good future to its career. It has, so far, paid its shareholders ten per cent per annum on the capital invested.

SEMI-ANNUAL REPORT OF THE

COMMERCIAL AND SAVINGS BANK OF SAN JOSÉ.

[Incorporated May 8, 1874.]

Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: 10 A. M to 3 P. M.)

B. D. MURPHY, President.

THOS. F. MORRISON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$46,300 85	Capital paid in coin	\$300,000 00
Miscellaneous bonds and stocks	22,535 25	Reserve fund and profit and loss	180,044 44
County warrants	11,804 27	Due depositors	443,301 73
Loans on real estate	338,739 13	Due banks and bankers	13,094 61
Loans on stocks, bonds, and warrants	23,100 00	Other liabilities	15,000 00
Loans on other securities (grain, etc.)	9,371 33		
Loans on personal security (including overdrafts)	410,846 84		
Money on hand	39,703 80		
Due from banks and bankers	31,225 40		
Furniture and fixtures	3,500 00		
Interest accrued	14,313 91		
Total resources	\$951,440 78	Total liabilities	\$951,440 78

DETAILS.

The amount of capital stock is \$1,000,000; the amount subscribed is \$1,000,000; the total amount actually paid in coin by stockholders for capital stock is \$300,000. The total number of shares of stock issued is 10,000; the amount paid up on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows:

B. D. Murphy	242 shares.	Ed. Williams	500 shares.
Henry B. Alvord	200 shares.	J. Rich	445 shares.
C. T. Ryland	535 shares.	L. Lyon	529 shares.
G. W. Rutherford	400 shares.	J. Malarin	25 shares.

Total number of shares held by the Directors is 2,876 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Fresno	\$28,387 50	\$40,000 00
Santa Clara	17,913 35	25,000 00
Totals	\$46,300 85	\$65,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Clara	\$272,065 10	\$350,000 00
Monterey	42,500 00	65,000 00
Santa Cruz	8,200 00	12,000 00
Merced	1,800 00	3,600 00
San Luis Obispo	2,500 00	5,000 00
State of Nevada	11,674 03	20,000 00
Totals	\$338,739 13	\$455,600 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.	Market Value.
Gilroy City bonds	\$7,000 00	\$7,000 00
Los Angeles City bonds	3,000 00	3,150 00
Eureka Warehouse stock	2,060 25	4,000 00
San Luis water stock	9,475 00	12,000 00
Hall Valley School District bonds	1,000 00	1,000 00
County warrants	11,804 27	11,804 27
Totals	\$34,339 52	\$38,954 27

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
San José Woolen Mill	\$24,900 00	\$10,650 00	\$19,920 00
Bank of Hollister	3,500 00	1,500 00	3,500 00
Los Gatos Manufacturing Company	1,000 00	200 00	700 00
Commercial and Savings Bank	6,500 00	2,000 00	3,250 00
Farmers' Union	2,400 00	1,150 00	2,400 00
U. S. 4 per cent bonds	100 00	100 00	122 00
Hollister Water Company	50,000 00	6,700 00	15,000 00
State warrants	797 75	800 00	797 75
Totals	\$89,197 75	\$23,100 00	\$45,689 75

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Grain in warehouse	\$8,121 33	\$9,105 35
Hay	1,250 00	1,720 00
Totals	\$9,371 33	\$10,825 35

SEMI-ANNUAL REPORT OF THE

COMMERCIAL AND SAVINGS BANK OF SAN JOSÉ.

[Incorporated May 8, 1874.]

Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

B. D. MURPHY, President.

T. F. MORRISON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$46,307 35	Capital paid in coin	\$300,000 00
Miscellaneous bonds and stocks	21,872 25	Reserve fund and profit and loss	174,062 84
State warrants	6 23	Due depositors	430,798 11
Loans on real estate	321,967 75	Due banks and bankers	4,670 98
Loans on stocks, bonds, and warrants	8,750 00		
Loans on personal securities (including overdrafts)	418,058 31		
Money on hand	43,017 05		
Due from banks and bankers	46,547 99		
Furniture and fixtures	3,000 00		
Total resources	\$909,526 93	Total liabilities	\$909,526 93

DETAILS.

The amount of capital stock is \$1,000,000; the amount subscribed is \$1,000,000; the total amount actually paid in coin by stockholders for capital stock is \$300,000. The total number of shares of stock issued is 10,000; the amount paid up on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows:

B. D. Murphy	242 shares.	E. Williams	500 shares.
H. Alvord	200 shares.	J. Rich	445 shares.
C. T. Ryland	530 shares.	L. Lyon	314 shares.
G. W. Rutherford	400 shares.	R. Roberts	570 shares.

Total number of shares held by the Directors is 3,201 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Fresno	\$23,387 50	\$40,000 00
Santa Clara	17,919 85	25,000 00
Totals	\$46,307 35	\$65,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Clara	\$253,285 84	\$350,000 00
Monterey	35,500 00	65,000 00
Santa Cruz	8,837 50	12,000 00
Los Angeles	10,284 83	20,000 00
Merced	900 00	3,600 00
San Luis Obispo	2,400 00	5,000 00
State of Nevada	10,759 58	20,000 00
Totals	\$321,967 75	\$475,600 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Gilroy City bond	\$6,000 00	\$6,000 00	\$6,000 00
Los Angeles City bond	3,000 00	3,000 00	3,150 00
Eureka Warehouse stock		2,397 25	4,000 00
San Luis water stock	15,000 00	9,475 00	12,000 00
Hall's Valley School District bond	1,000 00	1,000 00	1,000 00
State warrant	6 23	6 23	6 23
Totals	\$25,006 23	\$21,878 48	\$26,156 23

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
321 shares Hollister Water Company	\$32,100 00	\$5,000 00	\$6,820 00
50 shares Los Gatos Gas Company	5,000 00	500 00	1,000 00
50 shares San José Water Company	5,000 00	2,400 00	4,500 00
50 shares Commercial and Savings Bank	5,000 00	500 00	2,500 00
10 shares Los Gatos Manufacturing Company	1,000 00	350 00	800 00
Totals	\$48,100 00	\$8,750 00	\$15,620 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Commercial and Savings Bank of San José, doing business at San José, County of Santa Clara, on the twenty-second day of July, 1885, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$49,434 22	Capital paid up	\$300,000 00
Invested in stocks, bonds, and warrants	25,226 10	Reserve fund	151,726 22
Loans on real estate	334,005 32	Due depositors	492,787 18
Loans on stocks and bonds	26,740 00	Due banks and bankers	9,977 09
Loans on other securities (grain, etc.)	22,218 37	Interest collected	1,907 47
Loans on personal security	331,317 14	Rents, exchange, etc.	149 45
Money on hand	49,051 77	Dividends unpaid	4,050 00
Due from banks and bankers	99,657 93	Profit and loss	356 90
Furniture, fixtures, etc.	4,009 00		
Expenses, taxes, etc.	297 85		
Other assets	18,996 61		
Total resources	\$960,954 31	Total liabilities	\$960,954 31

SAN JOSÉ, July 23, 1885.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. E. FARNUM,
WM. F. WHITE,
Bank Commissioners.

STATE OF CALIFORNIA, } ss.
County of Santa Clara. }

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Commercial and Savings Bank of San José, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

B. D. MURPHY, President.
HENRY B. ALVORD, Vice-President.
THOMAS F. MORRISON, Cashier.

Subscribed and sworn to before me, this twenty-third day of July, 1885.

WM. F. WHITE,
Bank Commissioner.

REMARKS ON LOCATION.

In the Town of San José, Santa Clara County, there are three banks under the charge of the Commission, as follows: The Commercial and Savings Bank, which is wholly a commercial bank, the Bank of San José, and San José Safe Deposit Bank of Savings. In the Town of Santa Clara, three miles from San José, is located the Bank of Santa Clara County, also under the charge of this Commission. The location of these four banks is too well known to make any comment from us interesting. It is enough to say, that for beauty of location, richness of soil, healthiness of climate, and educational advantages, Santa Clara County is not surpassed by any section of the State, and we believe by very few sections within the United States. It is claimed that San José and the Town of Santa Clara, taken together, have a population of twenty-five thousand inhabitants. The banks have always, thus far, been well and carefully managed. The San José Safe Deposit Bank of Savings is, comparatively speaking, a new institution, promising well to its shareholders. Each of the three other banks has proved to be a financial success, handsomely rewarding its shareholders.

SEMI-ANNUAL REPORT OF THE

BANK OF DIXON.

[Incorporated October 30, 1873.]

Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: 9 A. M. to 4 P. M.)

S. G. LITTLE, President.

J. H. RICE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$7,000 00	Capital paid in coin	\$223,100 00
Real estate taken for debt.....	21,418 03	Reserve fund and profit and loss	35,000 00
Loans on real estate.....	148,599 49	Due depositors	114,297 89
Loans on stocks, bonds, and warrants	5,030 00	Due banks and bankers	11,519 51
Loans on personal security (including overdrafts).....	200,879 59	Other liabilities	11,155 00
Money on hand	2,943 85		
Furniture and fixtures	1,000 00		
Interest accrued.....	8,201 44		
Total resources.....	\$395,072 40	Total liabilities.....	\$395,072 40

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$223,100; the total amount actually paid in coin by stockholders for capital stock is \$223,100. The total number of shares of stock issued is 2,231; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

S. G. Little.....	190 shares.	J. S. Mayes.....	100 shares.
J. Bithell	230 shares.	J. S. Garnett	100 shares.
H. Peterson	204 shares.	H. Rohwer.....	150 shares.
J. M. Dudley	50 shares.		
Total number of shares held by the Directors is.....			1,024 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Colusa.....	\$21,418 03	\$25,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Solano.....	\$89,278 34	\$150,000 00
Colusa.....	59,321 15	80,000 00
Totals	\$148,599 49	\$230,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Wheat	\$5,030 00	\$7,500 00

SEMI-ANNUAL REPORT OF THE

BANK OF DIXON.

[Incorporated October 30, 1873.]

Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

S. G. LITTLE, President.

J. H. RICE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$7,000 00	Capital paid in coin	\$223,100 00
Real estate taken for debt	21,418 03	Reserve fund and profit and loss	36,000 00
Loans on real estate	134,099 49	Due depositors	73,017 03
Loans on personal security (including overdrafts)	149,517 24	Other liabilities	11,155 00
Money on hand	8,638 95		
Due from banks and bankers	7,414 56		
Furniture and fixtures	1,000 00		
Other assets	14,183 76		
Total resources	\$343,272 03	Total liabilities	\$343,272 03

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$223,100; the total amount actually paid in coin by stockholders for capital stock is \$223,100. The total number of shares of stock issued is 2,231; the amount paid up on each share of stock is \$100. The names of the Directors, and number of shares of stock held by each, are as follows:

S. G. Little	190 shares.	H. Rohwer	150 shares.
J. Bithell	230 shares.	H. Peterson	204 shares.
J. S. Mayes	100 shares.	J. S. Garnett	100 shares.
J. M. Dudley	50 shares.		
Total number of shares held by the Directors is		1,024 shares.	

REAL ESTATE TAKEN FOR DEBT.

County Situated in.	Cost on Books.	Market Value.
Colusa	\$21,418 03	\$25,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Solano	\$76,778 34	\$100,000 00
Colusa	57,321 15	80,000 00
Totals	\$134,099 49	\$180,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Dixon, doing business at Dixon, County of Solano, on the tenth day of June, 1886, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$7,000 00	Capital paid up	\$223,100 00
Other real estate	21,418 03	Reserve fund	35,000 00
Loans on real estate	134,099 49	Due depositors	72,824 60
Loans on other securities (grain, etc.)	3,600 00	Rents, exchange, etc.	803 55
Loans on personal security	133,557 31		
Money on hand	10,953 25		
Due from banks and bankers	17,006 33		
Furniture, fixtures, etc.	1,000 00		
Expenses, taxes, etc.	1,654 64		
Other assets	1,439 10		
Total resources	\$331,728 15	Total liabilities	\$331,728 15

DIXON, SOLANO COUNTY, June 11, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

WM. F. WHITE,
W. W. MORELAND,
Bank Commissioners.

STATE OF CALIFORNIA,
County of Solano. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of Dixon, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

S. G. LITTLE, President.
J. H. RICE, Cashier.

Subscribed and sworn to before me, this eleventh day of June, 1886.

WM. F. WHITE,
Bank Commissioner.

REMARKS ON LOCATION.

The Bank of Dixon is located in Dixon, Solano County. This is a prosperous farming district, which is all the remark we are able to make on the location, as the bank did not comply with our request to furnish us with the necessary data. The bank seems well managed, and has done well financially.

SEMI-ANNUAL REPORT OF THE
FARMERS' BANK OF WHEATLAND.

[Incorporated October 22, 1874.]

Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: 8 A. M. to 4 P. M.)

T. S. EWING, President.

WM. LUMBARD, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$6,463 30	Capital paid in coin	\$38,375 00
County warrants	178 50	Reserve fund and profit and loss	14,150 69
Loans on real estate	31,450 92	Due depositors	51,670 56
Loans on stocks, bonds, and warrants	1,410 00	Due banks and bankers	35,042 50
Loans on personal security (including overdrafts)	89,285 16		
Money on hand	7,185 00		
Checks and other cash items	666 93		
Due from banks and bankers	733 70		
Expenses and taxes	1,865 24		
Total resources	\$139,238 75	Total liabilities	\$139,238 75

DETAILS.

The amount of capital stock is \$250,000; the amount subscribed is \$153,000; the total amount actually paid in coin by stockholders for capital stock is \$38,375. The total number of shares of stock issued is 1,535; the amount paid up on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows:

T. S. Ewing	320 shares.	Dan'l Fraser	25 shares.
S. D. Wood	60 shares.	J. M. C. Jasper	40 shares.
H. Roddan	80 shares.		

Total number of shares held by the Directors is 525 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Yuba	\$30,750 92	\$107,000 00
Placer	700 00	3,000 00
Totals	\$31,450 92	\$110,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.	Market Value.
Yuba County warrants	\$178 50	\$178 50

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Wheatland Mill Company	\$1,500 00	\$1,300 00	\$1,500 00
Yuba County school warrants	145 00	110 00	145 00
Totals	\$1,645 00	\$1,410 00	\$1,645 00

SEMI-ANNUAL REPORT OF THE

FARMERS' BANK—WHEATLAND.

[Incorporated October 22, 1874.]

Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

J. M. C. JASPER, President.

WM. LUMBARD, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$6,463 30	Capital paid in coin	\$38,375 00
County warrants	5 25	Reserve fund and profit and loss	14,802 81
Loans on real estate	28,011 17	Due depositors	50,566 83
Loans on stocks, bonds, and warrants	1,481 37	Due banks and bankers	22,174 27
Loans on personal security (including overdrafts)	77,764 93		
Money on hand	10,355 09		
Furniture, fixtures, etc.	733 70		
Expenses and taxes	1,104 10		
Total resources	\$125,918 91	Total liabilities	\$125,918 91

DETAILS.

The amount of capital stock is \$250,000; the amount subscribed is \$153,500; the total amount actually paid in coin by stockholders for capital stock is \$38,375. The total number of shares of stock issued is 1,535; the amount paid up on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows:

T. S. Ewing	320 shares.	D. Fraser	25 shares.
S. D. Wood	60 shares.	J. M. C. Jasper	40 shares.
H. Roddan	80 shares.		

Total number of shares held by the Directors is 525 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Yuba	\$23,733 47	\$67,000 00
Nevada	3,500 00	5,000 00
Placer	777 70	1,600 00
Totals	\$28,011 17	\$73,600 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.	Market Value.
Yuba County warrants	\$5 25	\$5 25

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Wheatland Mill Company	\$1,800 00	\$1,481 37	\$1,800 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Farmers' Bank of Wheatland, doing business at Wheatland, County of Yuba, on the nineteenth day of January, 1886, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$6,463 30	Capital paid up	\$38,375 00
Invested in stocks and bonds	128 50	Reserve fund	9,696 03
Loans on real estate	26,750 92	Due depositors	52,078 78
Loans on stocks and bonds	1,410 00	Due banks and bankers	39,170 40
Loans on personal security	95,310 27	Interest collected	806 73
Money on hand	9,258 85	Rents, exchange, etc.	3 80
Furniture, fixtures, etc.	733 70		
Expenses, taxes, etc.	75 20		
Total resources	\$140,130 74	Total liabilities	\$140,130 74

WHEATLAND, January 20, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. E. FARNUM,
WM. F. WHITE,
Bank Commissioners.

STATE OF CALIFORNIA, }
County of Yuba. } ss.

I solemnly swear, that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Farmers' Bank of Wheatland, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

WILLIAM LUMBARD, Cashier.
S. D. WOOD, Secretary.

Subscribed and sworn to before me, this nineteenth day of January, 1886.

WM. F. WHITE,
Bank Commissioner.

REMARKS ON LOCATION.

The Farmers' Bank of Wheatland is located in the small Town of Wheatland, in Yuba County. This section is a fine farming district. It produces good wheat and fruits of many kinds, and also hops, and is a good wool-growing district. The bank has met with some reverses, and cannot therefore be considered a financial success, though under its present management its outlook for the future is good.

FARMERS' EXCHANGE BANK OF SAN BERNARDINO.

SEMI-ANNUAL REPORT OF THE

[Incorporated May 16, 1881.]

Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.

H. L. DREW, President.

(Office hours: 10 A. M. to 4 P. M.)

E. H. MORSE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$4,167 57	Capital paid in coin	\$50,000 00
County warrants	6,058 20	Reserve fund and profit and loss	34,041 84
Loans on real estate	65,211 93	Due depositors	276,936 03
Loans on stocks, bonds, and warrants	15,600 00	Due banks and bankers	3,759 06
Loans on personal security (including overdrafts)	165,798 24	Other liabilities	1,500 00
Money on hand	43,512 15		
Checks and other cash items	162 45		
Due from banks and bankers	60,535 10		
Furniture and fixtures	1,520 79		
Interest accrued	3,364 76		
Other assets	305 74		
Total resources	\$366,236 93	Total liabilities	\$366,236 93

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$50,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. L. Drew	146 shares.	C. Kurtz	34½ shares.
Byron Waters	25 shares.	M. Byrne	30 shares.
R. Gird	137 shares.	John Anderson	34½ shares.

Total number of shares held by the Directors is 406½ shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Diego	\$8,500 00	\$18,000 00
San Bernardino	58,711 93	125,000 00
Totals	\$65,211 93	\$143,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.
County warrants	\$6,058 20

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.
Colton Land and Water Company, 14 shares	\$1,400 00	\$500 00
Marble Lime Company, 45 shares	4,500 00	500 00
Banning Land Company, 187½ shares	37,500 00	1,000 00
North Fork Water Company, 50 shares	5,000 00	250 00
Bear Valley Land and Water Company, 393½ shares	39,350 00	5,200 00
Lytle Creek Water Company, 67½ shares	6,776 ¾	6,150 00
Alvord, 60,000 shares		2,000 00
Totals	\$94,526 ¾	\$15,600 00

SEMI-ANNUAL REPORT OF THE

FARMERS' EXCHANGE BANK OF SAN BERNARDINO.

[Incorporated May 16, 1881.]

Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

H. L. DREW, President.

E. H. MORSE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$4,167 57	Capital paid in coin	\$50,000 00
County warrants	3,377 14	Reserve fund and profit and loss	44,410 70
Loans on real estate	62,867 32	Due depositors	271,351 63
Loans on stocks, bonds, and warrants	12,973 10	Due banks and bankers	4,253 52
Loans on other securities (grain, etc.)	837 23		
Loans on personal security (including overdrafts)	193,372 91		
Money on hand	31,479 97		
Due from banks and bankers	53,711 59		
Furniture and fixtures	1,520 79		
Other assets	5,708 23		
Total resources	\$370,015 85	Total liabilities	\$370,015 85

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$50,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. L. Drew	171 shares.	W. S. Lapraix	34½ shares.
R. Gird	137 shares.	M. Byrne	30 shares.
E. H. Morse	55 shares.	C. Kurtz	34½ shares.
J. Anderson	34½ shares.		
Total number of shares held by the Directors is			495½ shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Bernardino	\$56,367 32	\$130,000 00
San Diego	6,500 00	20,000 00
Totals	\$62,867 32	\$150,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
San Bernardino County and school warrants	\$3,377 14	\$3,377 14	\$3,377 14

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
45 shares Marble Lime Company	\$100 00	\$400 00	\$1,800 00
81½ Lytle Creek Water Company	100 00	6,250 00	12,150 00
112 shares Bear Valley Land and Water Company	100 00	2,873 10	5,600 00
50 shares North Fork Water Company	100 00	250 00	15,000 00
4½ shares Redlands Water Company	100 00	200 00	1,000 00
18½ shares Banning Land Company	200 00	3,000 00	6,000 00
Totals	\$700 00	\$12,973 10	\$41,550 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts for honey and raisins	\$837 23	\$1,050 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Farmers' Exchange Bank, doing business at San Bernardino, County of San Bernardino, on the twenty-ninth day of October, 1885, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$4,167 57	Capital paid up	\$50,000 00
Invested in warrants	4,035 41	Reserve fund	20,000 00
Loans on real estate	54,322 86	Due depositors	231,604 16
Loans on stocks and bonds	12,700 00	Due banks and bankers	1,949 33
Loans on personal security	149,248 42	Interest collected	886 28
Money on hand	18,096 32	Rents, exchange, etc.	468 10
Due from banks and bankers	64,635 53	Profit and loss	5,987 47
Furniture, fixtures, etc.	1,520 79		
Expenses, taxes, etc.	1,776 33		
Other assets	342 11		
Total resources	\$310,845 34	Total liabilities	\$310,845 34

SAN BERNARDINO, October 30, 1885.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. E. FARNUM,
WM. F. WHITE,
Bank Commissioners.

STATE OF CALIFORNIA,
County of San Bernardino. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Farmers' Exchange Bank, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

H. L. DREW, President.
E. H. MORSE, Cashier.

Subscribed and sworn to before me, this thirtieth day of October, 1885.

WM. F. WHITE,
Bank Commissioner.

SEMI-ANNUAL REPORT OF THE

FARMERS' AND MECHANICS' BANK OF HEALDSBURG.

[Incorporated September 1, 1877.]

Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: 10 A. M. to 3 P. M.)

E. H. BARNES, President.

R. H. WARFIELD, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$9,000 00	Capital paid in coin	\$84,460 00
Real estate taken for debt	31,672 12	Reserve fund and profit and loss	13,842 19
County warrants	1,468 26	Due depositors	66,807 71
Loans on real estate	53,044 00	Due banks and bankers	18,003 48
Loans on personal security (including overdrafts)	71,915 54		
Money on hand	8,147 93		
Due from banks and bankers	7,865 53		
Total resources	\$183,113 38	Total liabilities	\$183,113 38

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$136,300; the total amount actually paid in coin by stockholders for capital stock is \$84,460. The total number of shares of stock issued is 1,363; the amount paid up on each share of stock is \$61 95.

The names of the Directors, and number of shares of stock held by each, are as follows:

E. H. Barnes	137 shares.	G. T. Miller	25 shares.
A. B. Nalley	100 shares.	R. Powell	50 shares.
L. A. Norton	215 shares.	E. Hamilton	100 shares.
R. H. Warfield	87 shares.		

Total number of shares held by the Directors is 714 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sonoma	\$31,672 12	\$35,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma	\$53,044 00	\$200,000 00

SEMI-ANNUAL REPORT OF THE

FARMERS' AND MECHANICS' BANK OF HEALDSBURG.

[Incorporated September 1, 1877.]

Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

E. H. BARNES, President.

R. H. WARFIELD, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$9,000 00	Capital paid in coin	\$84,460 00
Real estate taken for debt	31,786 81	Reserve fund and profit and loss	10,310 82
Loans on real estate	50,500 00	Due depositors	46,237 68
Loans on personal security (including overdrafts)	70,375 49	Due banks and bankers	28,958 80
Money on hand	7,979 79		
Due from banks and bankers	325 21		
Total resources	\$169,967 30	Total liabilities	\$169,967 30

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$136,000; the total amount actually paid in coin by stockholders for capital stock is \$84,460. The total number of shares of stock issued is 1,363; the amount paid up on each share of stock is \$61 95. The names of the Directors, and number of shares of stock held by each, are as follows:

E. H. Barnes	137 shares.	G. T. Miller	25 shares.
A. B. Nalley	100 shares.	R. Powell	50 shares.
L. A. Norton	215 shares.	E. Hamilton	100 shares.
R. H. Warfield	87 shares.		
Total number of shares held by the Directors is		714 shares.	

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.
Sonoma	\$31,786 81

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma	\$50,500 00	\$200,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Farmers' and Mechanics' Bank of Healdsburg, doing business at Healdsburg, County of Sonoma, on the tenth day of May, 1886, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$9,000 00	Capital paid up	\$84,460 00
Other real estate	31,755 92	Due depositors	43,185 23
Loans on real estate	45,270 39	Due banks and bankers	35,145 36
Loans on personal security	78,228 88	Interest collected	1,411 93
Money on hand	8,027 94	Rents, exchange, etc.	198 70
Expenses, taxes, etc.	1,633 85	Profit and loss	10,634 19
Other assets	1,118 43		
Total resources	\$175,035 41	Total liabilities	\$175,035 41

HEALDSBURG, May 12, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California :

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. M. LITCHFIELD,
W. F. WHITE,
Bank Commissioners.

STATE OF CALIFORNIA, } ss.
County of Sonoma. }

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Farmers' and Mechanics' Bank of Healdsburg, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

E. H. BARNES, President.
R. H. WARFIELD, Cashier.

Subscribed and sworn to before me, this twelfth day of May, 1886.

WM. F. WHITE,
Bank Commissioner.

REMARKS ON LOCATION.

The Bank of Healdsburg and the Farmers' and Mechanics' Bank are both located in the Town of Healdsburg. This town is the center of a very fine farming section of Sonoma County, seventy miles from San Francisco. The surrounding valley land is claimed to be choice fruit and hop land, and the hills are well adapted to the raising of grapes, on which there are already many fine vineyards. In this section of Sonoma County are also to be found fine grazing lands, where sheep farming is pursued with considerable profit. Healdsburg has a population of some two thousand, and its vote at the last election was about five hundred. As usual in California, the freight charges are much too high. Two banks for this section seems to be one too many, yet they seem to have paid their shareholders reasonably well on the investments made.

SEMI-ANNUAL REPORT OF THE

FARMERS' AND MERCHANTS' BANK OF LOS ANGELES.

[Incorporated February 12, 1871.]

Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: 10 A. M. to 3 P. M.)

ISAIAS W. HELLMAN, President.

JOHN MILNER, Secretary.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt....	\$15,458 06	Capital paid in coin	\$200,000 00
United States bonds	321,111 12	Reserve fund and profit and loss	441,033 19
Miscellaneous bonds and stocks	54,335 88	Due depositors	1,413,075 33
County and State warrants	88,787 41	Other liabilities	2,345 00
Loans on real estate	251,900 00		
Loans on stocks, bonds, and warrants	113,000 00		
Loans on other securities (grain, etc.)	5,100 00		
Loans on personal security (including overdrafts)	794,418 95		
Money on hand	282,570 74		
Due from banks and bankers	106,771 36		
Furniture and fixtures	6,000 00		
Other assets	17,000 00		
Total resources	\$2,056,453 52	Total liabilities	\$2,056,453 52

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$200,000. The total number of shares of stock issued is 200; the amount paid up on each share of stock is \$1,000.

The names of the Directors, and number of shares of stock held by each, are as follows:

Isaias W. Hellman	87 shares.	L. C. Goodwin	9 shares.
O. W. Childs	34 shares.	C. E. Thom	4 shares.
P. Garnier	13 shares.	J. Mascarel	4 shares.
J. B. Lankersheim	11 shares.	J. S. Griffin	4 shares.
C. Ducommun	10 shares.		

Total number of shares held by the Directors is..... 176 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Los Angeles	\$15,458 06	\$20,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles	\$251,900 00	\$400,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.	Market Value.
United States 4 per cent bonds	\$308,718 62	\$325,000 00
United States 4½ per cent bonds	12,392 50	12,392 50
Los Angeles County bonds	53,835 88	53,835 88
Southern Pacific Railroad Company bonds	500 00	500 00
Los Angeles County and State Controller's warrants	88,787 41	89,287 41
Totals	\$464,234 41	\$481,015 79

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
200 shares San Gabriel Wine Company stock		\$4,000 00	\$20,000 00
100 shares Commercial Bank of Santa Ana stock		2,500 00	5,000 00
50½ shares Main Street Railroad of Los Angeles stock		43,000 00	60,000 00
249 shares Los Angeles City Water Company stock			
220 shares Los Angeles Storage, Commission, and Lumber Company stock		4,000 00	6,000 00
12½ shares Gas Company stock			
50 shares Electric Light Company Stock			
50 shares First National Bank of Los Angeles stock		35,000 00	50,000 00
800 shares Central Street Railroad of Los Angeles stock			
200 shares W. H. Perry Lumber and Mill Company of Los Angeles stock		5,000 00	20,000 00
10 shares Los Angeles Furniture Company stock		3,500 00	10,000 00
375 shares Kirchoff-Cuzner Lumber and Mill Company of Los Angeles stock		7,500 00	30,000 00
Maricopa County, Arizona, bonds—10 per cent.	\$15,000 00	8,500 00	15,000 00
Totals	\$15,000 00	\$113,000 00	\$216,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts	\$5,100 00	\$5,500 00

SEMI-ANNUAL REPORT OF THE

FARMERS' AND MERCHANTS' BANK OF LOS ANGELES.

[Incorporated February 12, 1871.]

Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

I. W. HELLMAN, President.

J. MILNER, Secretary.

Resources.	Amount.	Liabilities.	Amount.
United States bonds	\$344,555 00	Capital paid in coin	\$200,000 00
Miscellaneous bonds	151,671 46	Reserve fund and profit and loss	483,040 23
State and county warrants, and stocks	21,077 31	Due depositors	2,361,662 39
Loans on real estate	176,000 00	Other liabilities	2,445 00
Loans on stocks, bonds, and warrants	126,425 00		
Loans on other securities (grain, etc.)	9,600 00		
Loans on personal security (including overdrafts)	1,052,956 71		
Money on hand	665,746 82		
Due from banks and bankers	403,115 32		
Furniture and fixtures	6,000 00		
Other assets	90,000 00		
Total resources	\$3,047,147 62	Total liabilities	\$3,047,147 62

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$200,000. The total number of shares of stock issued is 200; the amount paid up on each share of stock is \$1,000. The names of the Directors, and number of shares of stock held by each, are as follows:

I. W. Hellman	87 shares.	L. C. Goodwin	9 shares.
O. W. Childs	34 shares.	C. E. Thom	4 shares.
P. Garnier	13 shares.	J. Mascarel	4 shares.
J. B. Lankersheim	11 shares.	J. S. Griffin	4 shares.
C. Ducommun	10 shares.		
Total number of shares held by the Directors is	176 shares.		

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles	\$176,000 00	\$300,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States 4 per cent bonds	\$264,700 00	\$330,875 00	\$330,875 00
United States 4½ per cent bonds	12,150 00	13,680 00	13,680 00
Spring Valley Water Company bonds	1,000 00	1,230 00	1,230 00
Los Angeles County bonds	149,000 00	149,941 46	155,000 00
Southern Pacific Railroad Company bonds	500 00	500 00	500 00
County and State Controller's warrants		14,577 31	14,577 31
50 shares Southern California Insurance Company	5,000 00	5,000 00	5,000 00
10 shares Los Angeles Paper Company	1,000 00	1,000 00	1,000 00
5 shares Bernard & Benedict Fruit Company	500 00	500 00	500 00
Totals	\$433,850 00	\$517,303 77	\$522,362 31

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts for wine, barley, etc.	\$9,600 00	\$15,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Farmers' and Merchants' Bank of Los Angeles, doing business at City and County of Los Angeles, on the fourth day of November, 1886, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$16,306 82	Capital paid up	\$200,000 00
Invested in stocks and bonds	434,723 51	Reserve fund	375,000 00
Loans on real estate	315,888 76	Due depositors	1,389,665 32
Loans on stocks and bonds	147,834 00	Due banks and bankers	415 33
Loans on personal security	630,389 26	Interest collected	35,613 92
Money on hand	323,085 60	Rents, exchange, etc.	2,493 58
Due from banks and bankers	132,142 85	Dividends unpaid	2,345 00
Furniture, fixtures, etc.	6,000 00	Profit and loss	28,725 94
Expenses, taxes, etc.	10,888 89		
Other assets	17,000 00		
Total resources	\$2,034,259 69	Total liabilities	\$2,034,259 69

LOS ANGELES, November 6, 1885.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. E. FARNUM,
WM. F. WHITE,
Bank Commissioners.

STATE OF CALIFORNIA, }
County of Los Angeles. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Farmers' and Merchants' Bank of Los Angeles, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

I. W. HELLMAN, President.

Subscribed and sworn to before me, this fifth day of November, 1885.

WM. F. WHITE,
Bank Commissioner.

SEMI-ANNUAL REPORT OF THE

FARMERS' SAVINGS BANK OF LAKEPORT.

[Incorporated December 14, 1874.]

Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.

H. C. BOGGS, President. (Office hours: 9 A. M. to 4 P. M.) J. W. MACKALL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$15,000 00	Capital paid in coin	\$65,020 00
County warrants	1,088 67	Reserve fund and profit and loss	27,049 03
Loans on real estate	79,514 13	Due depositors	110,707 50
Loans on other securities (grain, etc.)	1,000 00		
Loans on personal security (including overdrafts)	31,775 54		
Money on hand	43,402 95		
Checks and other cash items	339 35		
Due from banks and bankers	16,496 04		
Furniture and fixtures	1,887 25		
Interest accrued	12,272 40		
Total resources	\$202,776 33	Total liabilities	\$202,776 33

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$65,020. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$65 02.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. C. Boggs	487 shares.	L. H. Boggs	10 shares.
E. G. Young	213 shares.	D. V. Thompson	5 shares.
H. D. Snow	113 shares.	J. W. Mackall	5 shares.
G. Tucker	12 shares.		
Total number of shares held by the Directors is	845 shares.		

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Lake	\$79,514 13	\$163,400 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Warrants Lake County	\$1,088 67	\$1,088 67	\$1,088 67

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Security.
Printing press and chattel mortgage	\$1,000 00	\$2,000 00

FARMERS' SAVINGS BANK OF LAKEPORT.

[Incorporated December 14, 1874.]

Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

H. C. BOGGS, President. J. W. MACKALL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$15,000 00	Capital paid in coin	\$65,020 00
Loans on real estate	79,187 57	Reserve fund and profit and loss	30,024 21
Loans on other securities (grain, etc.)	1,000 00	Due depositors	62,518 48
Loans on personal security (including overdrafts)	34,707 06	Due banks and bankers	15,016 73
Money on hand	23,094 80		
Due from banks and bankers	3,513 45		
Furniture and fixtures	1,887 25		
Other assets	14,189 29		
Total resources	\$172,579 42	Total liabilities	\$172,579 42

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$65,020. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$65 02.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. C. Boggs	487 shares.	L. H. Boggs	10 shares.
E. G. Young	213 shares.	D. V. Thompson	5 shares.
G. Tucker	12 shares.	J. W. Mackall	5 shares.

Total number of shares held by the Directors is 732 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Lake	\$77,239 70	\$172,000 00
Solano	1,947 87	6,500 00
Totals	\$79,187 57	\$178,500 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Chattel mortgage	\$1,000 00	\$2,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Farmers' Savings Bank, doing business at Lakeport, County of Lake, on the twelfth day of August, 1886, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$15,000 00	Capital paid up	\$65,020 00
Loans on real estate	67,007 35	Due depositors	75,856 06
Loans on personal security	38,213 92	Due banks and bankers	3,925 41
Money on hand	32,278 56	Interest collected	2,808 79
Due from banks and bankers	3,251 86	Rents, exchange, etc.	399 50
Furniture, fixtures, etc.	1,887 25	Profit and loss	10,816 63
Expenses, taxes, etc.	1,187 45		
Total resources	\$158,826 39	Total liabilities	\$158,826 39

LAKEPORT, August 14, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. E. FARNUM,
WM. F. WHITE,
Bank Commissioners.

STATE OF CALIFORNIA, } ss.
County of Lake.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Farmers' Savings Bank, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

J. W. MACKALL, Cashier.

Subscribed and sworn to before me, this thirteenth day of August, 1886.

WM. F. WHITE,
Bank Commissioner.

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Farmers' Savings Bank, doing business at Lakeport, County of Lake, on the nineteenth day of June, 1886, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$15,000 00	Capital paid up	\$65,020 00
Loans on real estate	79,174 57	Due depositors	59,110 51
Loans on other securities (grain, etc.)	4,642 94	Due banks and bankers	16,311 00
Loans on personal security	31,302 97	Interest collected	2,446 07
Money on hand	23,324 84	Rents, exchange, etc.	58 12
Due from banks and bankers	965 67	Profit and loss	13,461 96
Furniture, fixtures, etc.	1,887 25		
Expenses, taxes, etc.	109 42		
Total resources	\$156,407 66	Total liabilities	\$156,407 66

LAKEPORT, June 21, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. M. LITCHFIELD,
W. W. MORELAND,
Bank Commissioners.

STATE OF CALIFORNIA, } ss.
County of Lake.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Farmers' Savings Bank, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

H. C. BOGGS, President.
J. W. MACKALL, Cashier.

Subscribed and sworn to before me, this twenty-first day of June, 1886.

W. W. MORELAND,
Bank Commissioner.

REMARKS ON LOCATION.

The Farmers' Savings Bank is located in Lakeport, the county seat of Lake County. Lakeport is beautifully located on Clear Lake, one of the most charming sheets of water in the State. The town has about one thousand inhabitants, and cast a vote of two hundred and fifty at the last election. It is about one hundred miles from San Francisco, and has no rail or water communication with any outside market; yet its valley lands are highly valued by its people, and are held at from sixty to one hundred dollars per acre. The mountain or grazing lands can be had at from three dollars to fifteen per acre. This section was once famous for its dairy products. Farming for home consumption pays well, and so does stock raising generally.

This bank is not, in fact, a savings bank, but a commercial bank. It is remarkably well managed, and has paid its shareholders handsomely on the capital invested ever since its organization.

SEMI-ANNUAL REPORT OF THE

FARMERS' BANK OF FRESNO.

[Incorporated March 8, 1882.]

Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: 9 A. M. to 4 P. M.)

LEWIS LEACH, President.

W. W. PHILLIPS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$7,850 00	Capital paid in coin	\$80,000 00
County warrants	6,635 76	Reserve fund and profit and loss	5,077 32
Loans on real estate	64,613 16	Due depositors	168,833 10
Loans on stocks, bonds, and warrants	4,500 00	Other liabilities	17,977 62
Loans on other securities (grain, etc.)	18,027 00		
Loans on personal security (including overdrafts)	124,248 25		
Money on hand	18,841 08		
Checks and other cash items	814 75		
Due from banks and bankers	12,454 65		
Furniture and fixtures	1,838 25		
Interest accrued	5,000 00		
Expenses and taxes	6,765 14		
Other assets	300 00		
Total resources	\$271,888 04	Total liabilities	\$271,888 04

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$80,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$80.

The names of the Directors, and number of shares of stock held by each, are as follows:

Lewis Leach	30 shares.	L. Goldstein	225 shares.
W. L. Graves	110 shares.	A. Katner	245 shares.
W. W. Phillips	150 shares.		
Total number of shares held by the Directors is		760 shares.	

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Fresno	\$64,613 16	\$130,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.	Market Value.
County warrants	\$6,635 76	\$6,635 76

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
50 shares First National Bank of Fresno	\$5,000 00	\$4,000 00	\$5,000 00
50 shares Fresno Gas Company	1,000 00	500 00	1,250 00
Totals	\$6,000 00	\$4,500 00	\$6,250 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Wheat and barley (warehouse)	\$18,027 00	\$22,500 00

SEMI-ANNUAL REPORT OF THE

FARMERS' BANK OF FRESNO.

[Incorporated March 8, 1882.]

Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

LEWIS LEACH, President.

W. W. PHILLIPS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$7,850 00	Capital paid in coin	\$90,000 00
Loans on real estate	70,088 76	Reserve fund and profit and loss	3,500 00
Loans on stocks, bonds, and warrants	22,460 00	Due depositors	179,506 44
Loans on other securities (grain, etc.)	12,554 00	Due banks and bankers	4,481 73
Loans on personal security (including overdrafts)	144,186 80	Other liabilities	20,289 56
Money on hand	23,676 17		
Checks and other cash items	73 00		
Due from banks and bankers	385 97		
Furniture and fixtures	1,800 00		
Expenses and taxes	2,703 03		
Other assets	12,000 00		
Total resources	\$297,777 73	Total liabilities	\$297,777 73

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$90,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$90.

The names of the Directors, and number of shares of stock held by each, are as follows:

A. Kutner	245 shares.	L. Leach	30 shares.
W. W. Phillips	150 shares.	A. Goldstein	10 shares.
W. L. Graves	110 shares.		
Total number of shares held by the Directors is		545 shares.	

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Fresno	\$70,088 76	\$140,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
30 shares Grangers' Bank of California	\$1,800 00	\$1,500 00	\$2,000 00
75 shares Fresno Gaslight Company	1,500 00	1,200 00	1,925 00
40 shares Fresno Gaslight Company	800 00	860 00	1,080 00
180 shares First National Bank, Fresno	18,000 00	18,900 00	20,000 00
Totals	\$22,100 00	\$22,460 00	\$25,005 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Wheat in warehouse	\$12,554 00	\$13,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Farmers' Bank of Fresno, doing business at Fresno, County of Fresno, on the eighth day of January, 1886, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$7,850 00	Capital paid up	\$90,000 00
Invested in county warrants	6,622 24	Reserve fund	1,000 00
Loans on real estate	64,613 16	Due depositors	172,768 78
Loans on stocks and bonds	4,910 00	Interest collected	686 05
Loans on other securities (grain, etc.)	18,027 00	Rents, exchange, etc.	18 67
Loans on personal security	126,611 12		
Money on hand	25,893 75		
Due from banks and bankers	8,068 93		
Furniture, fixtures, etc.	1,800 00		
Expenses, taxes, etc.	77 30		
Total resources	\$264,473 50	Total liabilities	\$264,473 50

FRESNO, January 9, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. M. LITCHFIELD,
WM. F. WHITE,
Bank Commissioners.

STATE OF CALIFORNIA, } ss.
County of Fresno. }

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Farmers' Bank of Fresno, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

LEWIS LEACH, President.
W. W. PHILLIPS, Cashier.

Subscribed and sworn to before me, this eighth day of January, 1886.

WM. F. WHITE,
Bank Commissioner.

REMARKS ON LOCATION.

The Farmers' Bank of Fresno is located in Fresno, about two hundred miles from San Francisco by rail. Fresno is the center of a very rich and successful fruit-growing district. Land can be had at from twenty to fifty dollars per acre. The freight charges for moving crop to market is three dollars and sixty cents per ton. The cash receipts per month at the railroad office in this town averages, one month with another, forty thousand dollars. This enormous tax takes nearly all that is made of profits by the producers in the Fresno district. The population of Fresno is about three thousand five hundred, and its vote at the last election was nine hundred. The bank is conducted carefully and with good judgment. Fifty thousand dollars of the capital came from the earnings of the bank, and the shareholders have also been paid a handsome dividend on the capital invested.

SEMI-ANNUAL REPORT OF THE

GRANGERS' BANK OF CALIFORNIA—SAN FRANCISCO.

[Incorporated April 27, 1874.]

Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.

A. D. LOGAN, President. (Office hours: 10 A. M. to 3 P. M.) A. MONTELLIER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt.....	\$126,380 04	Capital paid in coin.....	\$640,320 00
Loans on real estate.....	166,662 41	Reserve fund and profit and loss.....	19,197 49
Loans on stocks, bonds, and warrants.....	37,879 00	Due depositors.....	367,676 37
Loans on other securities (grain, etc.).....	1,673,948 81	Due banks and bankers.....	4,366 85
Loans on personal security (including overdrafts).....	138,771 62	Other liabilities.....	1,231,709 32
Money on hand.....	108,101 50		
Due from banks and bankers.....	4,966 65		
Furniture and fixtures.....	2,500 00		
Other assets.....	4,060 00		
Total resources.....	\$2,263,270 03	Total liabilities.....	\$2,263,270 03

DETAILS.

The amount of capital stock is \$1,000,000; the amount subscribed is \$1,000,000; the total amount actually paid in coin by stockholders for capital stock is \$600,000. The total number of shares of stock issued is 10,000; the amount paid up on each share of stock is \$60.

The names of the Directors and number of shares of stock held by each, are as follows:

A. D. Logan.....	2,263 shares.	T. E. Tynan.....	26 shares.
H. J. Lewelling.....	249 shares.	T. McConnell.....	120 shares.
Uriah Wood.....	266 shares.	H. M. LaRue.....	37 shares.
S. Ewer.....	100 shares.	J. C. Steele.....	174 shares.
J. C. Merryfield.....	5 shares.	J. H. Gardiner.....	53 shares.
C. J. Cressey.....	45 shares.		

Total number of shares held by the Directors is..... 3,338 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Butte.....	\$102,750 00	\$110,000 00
Colusa.....	18,240 00	22,500 00
Alameda.....	5,390 04	6,000 00
Totals.....	\$126,380 04	\$138,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda.....	\$8,000 00	\$20,000 00
Contra Costa.....	20,000 00	40,000 00
Colusa.....	14,500 00	25,000 00
Fresno.....	5,800 00	10,000 00
Monterey.....	10,000 00	17,000 00
Merced.....	10,062 41	20,000 00
Napa.....	3,800 00	10,000 00
Stanislaus.....	40,000 00	100,000 00
San Joaquin.....	2,400 00	7,500 00
Santa Cruz.....	5,500 00	10,000 00
Solano.....	15,000 00	27,500 00
Tulare.....	3,000 00	10,000 00
Tehama.....	18,200 00	30,000 00
Yolo.....	10,400 00	17,500 00
Totals.....	\$166,662 41	\$344,500 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Sundry bank and other corporate stocks.....	\$52,500 00	\$37,879 00	\$52,500 00
Controller's warrants.....			

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts (wheat, barley, other grain, wool, etc.)....	\$1,673,948 81	\$2,385,000 00

SEMI-ANNUAL REPORT OF THE

GRANGERS' BANK OF CALIFORNIA—SAN FRANCISCO.

[Incorporated April 27, 1874.]

Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

A. D. LOGAN, President.

A. MONTELLIER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt...	\$127,183 29	Capital paid in coin	\$626,160 00
Loans on real estate	143,645 00	Reserve fund and profit and loss	13,028 31
Loans on stocks, bonds, and warrants	27,500 00	Due depositors	332,561 09
Loans on other securities (grain, etc.)	358,750 00	Other liabilities	34,204 24
Loans on personal security (including overdrafts)	164,749 71		
Money on hand	161,779 93		
Due from banks and bankers	3,794 10		
Furniture and fixtures	5,500 00		
Expenses and taxes	11,991 61		
Other assets	1,060 00		
Total resources	\$1,005,953 64	Total liabilities	\$1,005,953 64

DETAILS.

The amount of capital stock is \$1,000,000; the amount subscribed is \$1,000,000; the total amount actually paid in coin by stockholders for capital stock is \$626,160. The total number of shares of stock issued is 10,000; the amount paid up on each share of stock is \$60.

The names of the Directors, and number of shares of stock held by each, are as follows:

A. D. Logan	2,263 shares.	T. E. Tynan	26 shares.
H. J. Lewelling	249 shares.	T. McConnell	120 shares.
U. Wood	266 shares.	H. M. La Rue	37 shares.
S. Ewer	100 shares.	J. C. Steele	174 shares.
D. Meyer	50 shares.	J. H. Gardiner	53 shares.
C. J. Cressey	45 shares.		

Total number of shares held by the Directors is 3,383 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Butte	\$104,870 00	\$115,000 00
Colusa	17,170 00	22,500 00
Alameda	5,143 29	6,000 00
Totals	\$127,183 29	\$143,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda	\$5,000 00	\$12,000 00
Butte	12,000 00	20,000 00
Colusa	9,700 00	20,000 00
Monterey	10,200 00	15,000 00
Merced	5,000 00	15,000 00
Napa	2,100 00	7,500 00
Solano	15,000 00	25,000 00
Stanislaus	58,645 00	100,000 00
Santa Cruz	5,500 00	10,000 00
Tulare	2,500 00	7,500 00
Tehama	18,000 00	25,000 00
Totals	\$143,645 00	\$257,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Sundry bank and other corporate stocks	\$50,000 00	\$27,500 00	\$50,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts, wheat, barley, etc.	\$333,750 00	\$500,000 00
Grain sacks, wool, and merchandise	25,000 00	35,000 00
Totals	\$358,750 00	\$535,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Grangers' Bank of California, doing business at City and County of San Francisco, on the thirteenth day of February, 1886, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$125,444 04	Capital paid up	\$628,040 00
Loans on real estate	104,319 82	Reserve fund	12,677 39
Loans on stocks and bonds	13,785 23	Due depositors	341,509 24
Loans on other securities (grain, etc.)	1,297,222 22	Due banks and bankers	2,304 71
Loans on personal security	169,028 55	Interest collected	4,011 47
Money on hand	24,470 81	Rents, exchange, etc.	10 02
Due from banks and bankers	9,634 59	Dividends unpaid	5,151 04
Furniture, fixtures, etc.	5,500 00	Profit and loss	347 50
Expenses, taxes, etc.	2,588 78	Other liabilities, bills payable	849,990 70
Other assets	22,048 03		
Total resources	\$1,844,042 07	Total liabilities	\$1,844,042 07

SAN FRANCISCO, February 17, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. E. FARNUM,
J. M. LITCHFIELD,
WM. F. WHITE,
Bank Commissioners.

STATE OF CALIFORNIA,
County of San Francisco. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Grangers' Bank of California, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

A. MONTPELLIER,
Cashier and Manager.

Subscribed and sworn to before me, this fifteenth day of February, 1886.

WM. F. WHITE,
Bank Commissioner.

SEMI-ANNUAL REPORT OF THE

BANK OF GILROY.

[Incorporated June 5, 1871.]

Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the officers of the Bank.

(Office hours: 10 A. M. to 4 P. M.)

L. A. WHITEHURST, President.

GEO. E. HERSEY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$2,822 52	Capital paid in coin	\$68,000 00
County warrants	2,863 80	Reserve fund and profit and loss	13,794 47
Loans on real estate	57,658 99	Due depositors	67,541 77
Loans on other securities (grain, etc.)	3,620 00	Due banks and bankers	22,545 68
Loans on personal security (including overdrafts)	84,432 11	Other liabilities	3,400 00
Money on hand	17,646 79		
Furniture and fixtures	1,000 00		
Interest accrued	5,237 71		
Total resources	\$175,281 92	Total liabilities	\$175,281 92

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$136,000; the total amount actually paid in coin by stockholders for capital stock is \$68,000. The total number of shares of stock issued is 1,360; the amount paid up on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows:

W. N. Steuben	100 shares.	D. Wood	100 shares.
J. Ellis	200 shares.	M. Lennon	40 shares.
L. A. Whitehurst	122 shares.		

Total number of shares held by the Directors is 562 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Santa Clara	\$2,822 52	\$3,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Clara	\$21,658 99	\$46,500 00
Tulare	35,000 00	64,000 00
Totals	\$57,658 99	\$110,500 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.	Market Value.
County warrants	\$2,863 80	\$2,863 80

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts.....	\$3,620 00	\$3,800 00

SEMI-ANNUAL REPORT OF THE

BANK OF GILROY.

[Incorporated June 5, 1871.]

Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

L. A. WHITEHURST, President.

G. E. HERSEY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$122 52	Capital paid in coin	\$68,000 00
Loans on real estate	70,197 07	Reserve fund and profit and loss	15,368 84
Loans on personal security (including overdrafts)	79,839 49	Due depositors	84,406 21
Money on hand	17,395 44	Due banks and bankers	6,541 82
Due from banks and bankers	607 76	Other liabilities	3,462 50
Furniture and fixtures	1,000 00		
Interest accrued	8,617 09		
Total resources	\$177,779 37	Total liabilities	\$177,779 37

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$136,000; the total amount actually paid in coin by stockholders for capital stock is \$68,000. The total number of shares of stock issued is 1,360; the amount paid up on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows:

W. N. Steuben	100 shares.	D. Wood	100 shares.
J. H. Ellis	200 shares.	L. A. Whitehurst	122 shares.
M. Lennon	40 shares.		
Total number of shares held by the Directors is		562 shares.	

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco	\$122 52	\$300 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Clara and Tulare	\$70,197 07	\$137,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Gilroy, doing business at Gilroy, County of Santa Clara, on the second day of June, 1886, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$122 52	Capital paid up	\$68,000 00
Loans on real estate	74,178 29	Reserve fund	13,794 47
Loans on personal security	72,513 09	Due depositors	80,765 89
Money on hand	19,778 90	Due banks and bankers	9,713 79
Furniture, fixtures, etc.	1,000 00	Dividends unpaid	62 50
Expenses, taxes, etc.	1,822 71	Other liabilities	202 45
Other assets	3,123 59		
Total resources	\$172,539 10	Total liabilities	\$172,539 10

GILROY, SANTA CLARA COUNTY, June 3, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

WM. F. WHITE,
W. W. MORELAND,
Bank Commissioners.

STATE OF CALIFORNIA,
County of Santa Clara. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of Gilroy, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

L. A. WHITEHURST, President.
GEORGE E. HERSEY, Cashier.

Subscribed and sworn to before me, this third day of June, 1886.

WM. F. WHITE,
Bank Commissioner.

REMARKS ON LOCATION.

The Bank of Gilroy is located in Gilroy, Santa Clara County. This section of Santa Clara County has a reputation for fine dairy products, and also for wheat and other grain crops. The charges for freighting is three dollars per ton. Land is held at from fifty dollars to one hundred dollars per acre. The town claims a population of about two thousand. The bank is conducted in an unexceptionably good manner in all respects, and results have been fully satisfactory to shareholders as to profits made.

SEMI-ANNUAL REPORT OF THE
BANK OF HEALDSBURG.

[Incorporated June 13, 1874.]

Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: 10 A. M. to 3 P. M.)

H. M. WILLSON, President.

J. D. HASSETT, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$20,866 41	Capital paid in coin	\$85,600 00
Loans on real estate	123,065 17	Reserve fund and profit and loss	16,628 37
Loans on other securities (grain, etc.)	2,004 74	Due depositors	58,556 27
Loans on personal security (including overdrafts)	69,933 30	Due banks and bankers	68,195 22
Money on hand	5,820 45	Other liabilities	512 50
Checks and other cash items	903 62	Interest accrued	11,904 56
Due from banks and bankers	266 97		
Furniture and fixtures	2,500 00		
Interest accrued	11,904 56		
Expenses and taxes	1,073 70		
Other assets	3,058 00		
Total resources	\$241,396 92	Total liabilities	\$241,396 92

DETAILS.

The amount of capital stock is \$85,600; the amount subscribed is \$85,600; the total amount actually paid in coin by stockholders for capital stock is \$85,600. The total number of shares of stock issued is 856; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. M. Willson	46 shares.	J. R. Grant	133 shares.
J. D. Hassett	87 shares.	A. H. Stites	10 shares.
S. Cohn	25 shares.		

Total number of shares held by the Directors is 301 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sonoma	\$5,124 99	\$6,000 00
Sonoma and Mendocino	15,741 42	18,000 00
Totals	\$20,866 41	\$24,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma	\$123,065 17	\$279,300 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts	\$2,004 74	\$2,740 00

SEMI-ANNUAL REPORT OF THE
BANK OF HEALDSBURG.

[Incorporated June 13, 1874.]

Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

H. M. WILLSON, President.

JOHN D. HASSETT, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$20,866 41	Capital paid in coin	\$85,600 00
Loans on real estate	129,488 80	Reserve fund and profit and loss	13,480 97
Loans on other securities (grain, etc.)	1,296 29	Due depositors	95,268 26
Loans on personal security (including overdrafts)	86,135 23	Due banks and bankers	56,530 26
Money on hand	6,150 95	Other liabilities	52 50
Checks and other cash items	1,320 87		
Due from banks and bankers	1,781 01		
Furniture and fixtures	2,500 00		
Other assets	1,392 43		
Total resources	\$250,931 99	Total liabilities	\$250,931 99

DETAILS.

The amount of capital stock is \$85,600; the amount subscribed is \$85,600; the total amount actually paid in coin by stockholders for capital stock is \$85,600. The total number of shares of stock issued is 856; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. M. Willson	46 shares.	J. R. Grant	133 shares.
J. D. Hassett	87 shares.	A. H. Stites	10 shares.
S. Cohn	45 shares.		

Total number of shares held by the Directors is 321 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sonoma	\$5,124 99	\$6,000 00
Sonoma and Mendocino	15,741 42	18,000 00
Totals	\$20,866 41	\$24,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma	\$129,488 80	\$291,225 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Wheat and barley	\$1,296 29	\$1,296 29

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Healdsburg, doing business at Healdsburg, County of Sonoma, on the twelfth day of May, 1886, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$16,866 41	Capital paid up	\$85,600 00
Loans on real estate	130,218 80	Reserve fund	10,000 00
Loans on other securities (grain, etc.)	1,296 29	Due depositors	82,509 85
Loans on personal security	67,637 87	Due banks and bankers	59,309 51
Money on hand	12,968 76	Interest collected	260 96
Due from banks and bankers	842 02	Rents, exchange, etc.	52 50
Furniture, fixtures, etc.	2,500 00	Profit and loss	1,692 03
Expenses, taxes, etc.	1,545 20		
Other assets	5,549 50		
Total resources	\$239,424 85	Total liabilities	\$239,424 85

HEALDSBURG, May 12, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. M. LITCHFIELD,
WM. F. WHITE,
Bank Commissioners.

STATE OF CALIFORNIA, } ss.
County of Sonoma. }

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of Healdsburg, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

H. M. WILLSON, President.
J. D. HASSETT, Cashier.

Subscribed and sworn to before me, this twelfth day of May, 1886.

WM. F. WHITE,
Bank Commissioner.

SEMI-ANNUAL REPORT OF

THE BANK OF HOLLISTER.

[Incorporated October 21, 1873.]

Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: 10 A. M. to 4 P. M.)

T. S. HAWKINS, President.

T. W. HAWKINS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$8,000 00	Capital paid in coin	\$250,000 00
Real estate taken for debt	4,000 00	Reserve fund and profit and loss	59,471 20
School orders	754 87	Due depositors	206,650 29
Loans on real estate	195,445 10	Due banks and bankers	36,648 42
Loans on stocks, bonds, and warrants	3,306 00		
Loans on other securities (grain, etc.)	66,184 10		
Loans on personal security (including overdrafts)	246,736 55		
Money on hand	22,913 05		
Checks and other cash items	3,430 24		
Furniture and fixtures	2,000 00		
Total resources	\$552,769 91	Total liabilities	\$552,769 91

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$250,000; the total amount actually paid in coin by stockholders for capital stock is \$250,000. The total number of shares of stock issued is 2,500; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

T. S. Hawkins	376 shares.	N. C. Briggs	176 shares.
Uriah Wood	313½ shares.	Thomas Flint	35 shares.
L. A. Whitehurst	275 shares.		
Total number of shares held by the Directors is	1,175½ shares.		

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Benito	\$4,000 00	\$4,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Benito	\$195,445 10	\$273,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
School orders San Benito County	\$754 87	\$754 87	\$754 87

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
School orders San Benito County	\$4,000 00	\$3,306 00	\$4,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts	\$65,584 10	\$80,000 00
Time certificate of deposit of Bank of Hollister	600 00	1,100 00
Totals	\$66,184 10	\$81,100 00

SEMI-ANNUAL REPORT OF THE

BANK OF HOLLISTER.

[Incorporated October 21, 1873.]

Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

T. S. HAWKINS, President.

T. W. HAWKINS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$8,000 00	Capital paid in coin	\$250,000 00
Real estate taken for debt	4,000 00	Reserve fund and profit and loss	46,971 20
Loans on real estate	198,621 12	Due depositors	202,119 87
Loans on other securities (grain, etc.)	15,902 80	Due banks and bankers	26,122 13
Loans on personal security (including overdrafts)	289,683 46	Other liabilities	14,819 22
Money on hand	19,705 45		
Furniture and fixtures	2,000 00		
Expenses and taxes	2,119 59		
Total resources	\$540,032 42	Total liabilities	\$540,032 42

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$250,000; the total amount actually paid in coin by stockholders for capital stock is \$250,000. The total number of shares of stock issued is 2,500; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

T. S. Hawkins	376 shares.	N. C. Briggs	176 shares.
U. Wood	313½ shares.	T. Flint	35 shares.
L. A. Whitehurst	275 shares.		

Total number of shares held by the Directors is 1,175½ shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Benito	\$4,000 00	\$4,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Benito	\$198,621 12	\$260,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Wheat and barley in warehouses	\$15,902 80	\$20,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Hollister, doing business at Hollister, County of San Benito, on the third day of June, 1886, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$8,000 00	Capital paid up	\$250,000 00
Other real estate	4,000 00	Reserve fund	30,000 00
Loans on real estate	198,001 12	Due depositors	208,164 20
Loans on other securities (grain, etc.)	75,441 31	Due banks and bankers	11,945 40
Loans on personal security	218,574 22	Interest collected	12,627 62
Money on hand	21,998 06	Rents, exchange, etc.	318 74
Furniture, fixtures, etc.	2,000 00	Profit and loss	16,971 20
Expenses, taxes, etc.	2,012 45		
Total resources	\$530,027 16	Total liabilities	\$530,027 16

HOLLISTER, June 4, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

WM. F. WHITE,
W. W. MORELAND,
Bank Commissioners.

STATE OF CALIFORNIA, } ss.
County of San Benito.

I solemnly swear, that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of Hollister, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

T. S. HAWKINS, President.
T. W. HAWKINS, Cashier.

Subscribed and sworn to before me, this fourth day of June, 1886.

WM. F. WHITE,
Bank Commissioner.

REMARKS ON LOCATION.

The Bank of Hollister is located in the Town of Hollister, San Benito County. This is the center of the beautiful and fertile valley of San Juan. It is famous for its fruit crops and stock raising. Hollister is about ninety-four miles by rail from San Francisco. The charge for freighting is three dollars per ton. Land is held at from twenty-five to seventy-five dollars per acre. The population of Hollister is about eighteen hundred, and its vote at the last election was about five hundred. The bank has always been well managed, and is a decided financial success. More than half its present capital came from its earnings, besides paying its shareholders, in dividends, ten per cent per annum.

SEMI-ANNUAL REPORT OF THE

HUMBOLDT COUNTY BANK—EUREKA.

[Incorporated February 27, 1873.]

Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: 9 A. M. to 3 P. M.)

J. W. HENDERSON, President.

W. M. HUNTOON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$6,260 08	Capital paid in coin	\$60,000 00
County warrants	2,457 94	Reserve fund and profit and loss	36,245 09
Loans on real estate	116,257 30	Due depositors	136,498 61
Loans on stocks, bonds, and warrants	4,344 70	Due banks and bankers	22,936 26
Loans on personal security (including overdrafts)	81,926 87	Other liabilities	3,327 12
Money on hand	30,984 83		
Due from banks and bankers	4,629 85		
Furniture and fixtures	1,569 00		
Interest accrued	9,392 94		
Other assets	1,183 57		
Total resources	\$259,007 08	Total liabilities	\$259,007 08

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$60,000. The total number of shares of stock issued is 2,000; the amount paid up on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. W. Henderson	120 shares.	J. Russ	120 shares.
H. H. Buhne	206 shares.	E. Everding	20 shares.
D. R. Jones	50 shares.	T. Walsh	200 shares.
J. Bell	170 shares.	W. M. Huntoon	218 shares.

Total number of shares held by the Directors is.....1,104 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Humboldt	\$6,260 08	\$7,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Humboldt	\$116,257 30	\$196,257 30

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.	Market Value.
County warrants and school orders	\$2,457 94	\$2,457 94

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.
Eureka and Trinidad Railroad Company stock	\$8,100 00	\$4,344 70

AMOUNT LOANED ON OTHER SECURITIES.

Description of the "Other Assets."	Amount on Books.	Market Value.
Time drafts	\$263 75	\$263 75
Gold dust	908 82	908 82
Totals	\$1,172 57	\$1,172 57

SEMI-ANNUAL REPORT OF THE

HUMBOLDT COUNTY BANK—EUREKA.

[Incorporated February 27, 1873.]

Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

J. W. HENDERSON, President.

W. M. HUNTOON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$6,007 58	Capital paid in coin	\$60,000 00
Loans on real estate	122,709 98	Reserve fund and profit and loss	44,049 69
Loans on stocks, bonds, and warrants	3,844 70	Due depositors	177,619 15
Loans on personal security (including overdrafts)	61,080 48	Other liabilities	3,942 50
Money on hand	38,304 54		
Due from banks and bankers	37,906 61		
Furniture and fixtures	1,569 00		
Other assets	14,188 45		
Total resources	\$285,611 34	Total liabilities	\$285,611 34

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$60,000. The total number of shares of stock issued is 2,000; the amount paid up on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. W. Henderson	120 shares.	T. Cullberg	20 shares.
H. H. Buhne	206 shares.	J. Russ	120 shares.
T. Walsh	200 shares.	W. M. Huntoon	218 shares.
E. Everding	20 shares.	D. R. Jones	50 shares.
Josiah Bell	170 shares.		

Total number of shares held by the Directors is.....1,124 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Humboldt	\$6,007 58	\$8,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Humboldt.....	\$122,709 98	\$152,709 98

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.
Eureka and Trinidad Railroad Company.....	\$8,100 00	\$3,844 70

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Humboldt County Bank, doing business at Eureka, County of Humboldt, on the fifteenth day of July, 1886, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$6,007 58	Capital paid up.....	\$60,000 00
Loans on real estate	126,108 45	Due depositors	180,233 38
Loans on personal security	58,671 82	Interest collected	765 30
Money on hand	53,965 10	Rents, exchange, etc.	61 00
Due from banks and bankers	39,257 25	Profit and loss	44,049 69
Furniture, fixtures, etc.	1,569 00	Other liabilities	950 00
Expenses, taxes, etc.	10 80		
Other assets	469 37		
Total resources	\$286,059 37	Total liabilities	\$286,059 37

EUREKA, July 16, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, I beg leave to report that I have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servant,

W. W. MORELAND,
Bank Commissioner.

STATE OF CALIFORNIA, } ss.
County of Humboldt. }

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Humboldt County Bank, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

J. W. HENDERSON, President.
W. M. HUNTOON, Cashier.

Subscribed and sworn to before me, this sixteenth day of July, 1886.

W. W. MORELAND,
Bank Commissioner.

REMARKS ON LOCATION.

The Humboldt County Bank is located in Eureka, Humboldt County. It has a population of nearly seven thousand, and cast a vote at the last election of about one thousand. It is the center of the largest redwood district in California. The land when cleared is like that of Mendocino, easily converted into good grazing land, which is also good for farming purposes. The dairy business is found very profitable in this section. The great export production of Humboldt County is redwood lumber of all varieties, which brings it business and wealth. Farming land is held at from fifteen to seventy-five dollars per acre, and timber land at from five to one hundred dollars per acre. The bank is carefully managed, and has paid its shareholders over ten per cent per annum on their investment since the day of its organization.

SEMI-ANNUAL REPORT OF THE

KERN VALLEY BANK—BAKERSFIELD.

[Incorporated February 24, 1874.]

Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: 9:30 A. M. to 4 P. M.)

SOLOMON JEWETT, President.

H. A. BLODGET, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$2,700 00	Capital paid in coin	\$53,000 00
Real estate taken for debt	17,031 17	Reserve fund and profit and loss	30,166 48
County warrants	10,964 95	Due depositors	175,369 58
Loans on real estate	50,196 01	Other liabilities	2,520 00
Loans on personal security (including overdrafts)	105,418 93		
Money on hand	20,016 35		
Checks and other cash items	222 02		
Due from banks and bankers	48,061 35		
Furniture and fixtures	2,000 00		
Interest accrued	2,952 86		
Other assets	1,492 42		
Total resources	\$261,056 06	Total liabilities	\$261,056 06

DETAILS.

The amount of capital stock is \$53,000; the amount subscribed is \$53,000; the total amount actually paid in coin by stockholders for capital stock is \$53,000. The total number of shares of stock issued is 500; the amount paid up on each share of stock is \$103.

The names of the Directors, and number of shares of stock held by each, are as follows:

S. Jewett	65 shares.	H. Hirshfeld	2 shares.
H. Hughes	140 shares.	A. Weill	3 shares.
H. A. Blodget	57 shares.		
Total number of shares held by the Directors is			267 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Kern	\$17,031 17	\$21,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Kern	\$50,196 01	\$80,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.
Kern County warrants	\$10,964 95	\$10,964 95

SEMI-ANNUAL REPORT OF THE

KERN VALLEY BANK—BAKERSFIELD.

[Incorporated February 24, 1874.]

Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

S. JEWETT, President.

H. A. BLODGET, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$2,500 00	Capital paid in coin	\$53,000 00
Real estate taken for debt	16,825 01	Reserve fund and profit and loss	34,333 83
County warrants	1,145 25	Due depositors	111,159 11
Loans on real estate	39,327 70	Due banks and bankers	882 00
Loans on personal security (including overdrafts)	112,110 02		
Money on hand	16,432 36		
Due from banks and bankers	3,578 57		
Furniture and fixtures	2,000 00		
Other assets	5,456 03		
Total resources	\$199,374 94	Total liabilities	\$199,374 94

DETAILS.

The amount of capital stock is \$53,000; the amount subscribed is \$53,000; the total amount actually paid in coin by stockholders for capital stock is \$53,000. The total number of shares of stock issued is 500; the amount paid up on each share of stock is \$106. The names of the Directors, and number of shares of stock held by each, are as follows:

S. Jewett	68 shares.	H. Hirshfeld	2 shares.
H. Hughes	140 shares.	A. Weill	3 shares.
H. A. Blodget	65 shares.		

Total number of shares held by the Directors is

278 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Kern	\$16,825 01	\$21,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Kern	\$39,327 70	\$60,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Kern County warrants	\$1,145 25	\$1,145 25	\$1,145 25

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Kern Valley Bank, doing business at Bakersfield, County of Kern, on the twelfth day of December, 1886, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$2,700 00	Capital paid up	\$53,000 00
Other real estate	16,686 17	Reserve fund	25,000 00
Invested in warrants	8,259 61	Due depositors	104,031 03
Loans on real estate	50,066 00	Interest collected	292 78
Loans on other securities (grain, etc.)	1,041 60	Rents, exchange, etc.	445 20
Loans on personal security	85,756 58	Dividends unpaid	2,520 00
Money on hand	13,503 03	Profit and loss	1,513 86
Due from banks and bankers	4,781 71		
Furniture, fixtures, etc.	2,000 00		
Expenses, taxes, etc.	685 75		
Other assets	1,322 42		
Total resources	\$186,802 87	Total liabilities	\$186,802 87

BAKERSFIELD, December 14, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, I beg leave to report that I have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servant,

J. M. LITCHFIELD,
Bank Commissioner.STATE OF CALIFORNIA, } ss.
County of Kern. }

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Kern Valley Bank, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

SOL. JEWETT, President.
H. A. BLODGET, Cashier.

Subscribed and sworn to before me, this fourteenth day of December, 1886.

J. M. LITCHFIELD,
Bank Commissioner.

REMARKS ON LOCATION.

The Kern Valley Bank is located in Bakersfield. The land in the vicinity of Bakersfield is, in many places, rich river bottoms, suitable for the growth of alfalfa, which is there raised in large quantities, and fed to stock of all descriptions, such as horses, mules, cattle, sheep, and hogs, making the stock business very profitable. The section produces dairy produce to great advantage, and also poultry of all descriptions. The distance to San Francisco by rail is three hundred and twelve miles. The population of Bakersfield is about twelve hundred. The vote at the last election was over three hundred. The bank is well conducted, and has paid its shareholders a very handsome dividend per annum on the capital invested.

SEMI-ANNUAL REPORT OF THE

BANK OF LAKE—LAKEPORT.

[Incorporated March 10, 1874.]

Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: 9 A. M. to 4 P. M.)

A. F. TATE, President.

M. ARNOLD, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$9,000 00	Capital paid in coin	\$43,740 00
Real estate taken for debt	1,510 00	Reserve fund and profit and loss	5,430 35
Loans on real estate	11,810 77	Due depositors	328 23
Loans on personal security (including overdrafts)	17,353 39		
Money on hand	390 75		
Furniture and fixtures	2,000 00		
Interest accrued	3,446 87		
Expenses and taxes	733 57		
Other assets	3,253 23		
Total resources	\$49,498 58	Total liabilities	\$49,498 58

DETAILS.

The amount of capital stock is \$43,740; the amount subscribed is \$43,740; the total amount actually paid in coin by stockholders for capital stock is \$43,740. The total number of shares of stock issued is 437 $\frac{3}{10}$; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

S. C. Hastings	427 $\frac{3}{10}$ shares.	A. F. Tate	1 share.
A. Levy	1 share.	M. Arnold	1 share.

Total number of shares held by the Directors is 430 $\frac{3}{10}$ shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Lake	\$1,510 00	\$1,200 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Lake	\$11,810 77	\$11,810 77

SEMI-ANNUAL REPORT OF THE

BANK OF LAKE—LAKEPORT.

[Incorporated March 10, 1876.]

Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

FRANK D. TUNIS, President.

M. ARNOLD, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$9,000 00	Capital paid in coin	\$43,740 00
Real estate taken for debt	1,510 00	Reserve fund and profit and loss	6,415 54
County warrants	172 50	Due depositors	11,894 13
Loans on real estate	17,123 23	Due banks and bankers	352 71
Loans on personal security (including overdrafts)	21,909 16		
Money on hand	2,084 62		
Furniture and fixtures	2,000 00		
Interest accrued	5,319 24		
Other assets	3,283 63		
Total resources	\$62,402 38	Total liabilities	\$62,402 38

DETAILS.

The amount of capital stock is \$43,740; the amount subscribed is \$43,740; the total amount actually paid in coin by stockholders for capital stock is \$43,740. The total number of shares of stock issued is 437 $\frac{3}{10}$; the amount paid up on each share of stock is \$100. The names of the Directors, and number of shares of stock held by each, are as follows:

S. C. Hastings	426 $\frac{3}{10}$ shares.	O. McCraney	1 share.
A. Levy	1 share.	M. Arnold	1 share.
F. D. Tunis	1 share.		

Total number of shares held by the Directors is 430 $\frac{3}{10}$ shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Lake	\$1,510 00	\$1,510 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Lake	\$17,123 23	\$17,123 23

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
County warrants	\$172 50	\$172 50	\$172 50

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Lake, doing business at Lakeport, County of Lake, on the thirteenth day of August, 1885, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$9,000 00	Capital paid up	\$43,740 00
Loans on real estate	13,834 70	Reserve fund	1,597 17
Loans on personal security	22,608 88	Due depositors	328 23
Money on hand	376 62	Interest collected	53 25
Furniture, fixtures, etc.	1,000 00	Rents, exchange, etc.	48 00
Expenses, taxes, etc.	108 25	Profit and loss	1,161 80
Total resources	\$46,928 45	Total liabilities	\$46,928 45

LAKEPORT, August 15, 1885.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. E. FARNUM,
WM. F. WHITE,
Bank Commissioners.

STATE OF CALIFORNIA, } ss.
County of Lake. }

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of Lake, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

MARSHALL ARNOLD, Cashier.

Subscribed and sworn to before me, this fourteenth day of August, 1885.

WM. F. WHITE,
Bank Commissioner.

REMARKS ON LOCATION.

The Bank of Lake is located in Lakeport, on which we have already commented. The bank is almost wholly the property of Judge S. C. Hastings, and seems to be kept incorporated solely for his personal convenience, without any particular effort to make it a profitable enterprise. Its worthy Cashier carefully and faithfully conducts it in accordance with the views of the Judge.

SEMI-ANNUAL REPORT OF THE
BANK OF LA PORTE.

[Incorporated October, 1871.]

Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: 8 A. M. to 6 P. M.)

JOHN R. SMAILES, President.

DIXON BRABBAN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$1,000 00	Capital paid in coin	\$12,500 00
Real estate taken for debt	1,660 64	Reserve fund and profit and loss	12,500 00
Loans on stocks, bonds, and warrants	4,447 20	Due depositors	48,007 15
Loans on other securities (grain, etc.)	10,453 14	Other liabilities	5,244 77
Loans on personal security (including overdrafts)	39,308 27		
Money on hand	3,569 56		
Due from banks and bankers	16,054 92		
Furniture and fixtures	1,000 00		
Expenses and taxes	758 19		
Total resources	\$78,251 92	Total liabilities	\$78,251 92

DETAILS.

The amount of capital stock is \$50,000; the amount subscribed is \$50,000; the total amount actually paid in coin by stockholders for capital stock is \$12,500. The total number of shares of stock issued is 500; the amount paid up on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows:

Dixon Brabban	125 shares.	E. C. Brabban	25 shares.
E. Brabban	321 shares.	J. R. Smailes	4 shares.
M. J. Brabban	25 shares.		

Total number of shares held by the Directors is 500 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sierra	\$1,660 64	\$5,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Plumas	\$247 10	\$1,500 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Mining stock	\$310,000 00	\$4,447 20	\$10,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Gold dust and life policies	\$10,453 14	\$15,000 00

SEMI-ANNUAL REPORT OF THE

BANK OF LA PORTE.

[Incorporated October, 1871.]

Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.

J. R. SMAILES, President.

(Office hours: — A. M. to — P. M.)

DIXON BRABBAN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$1,000 00	Capital paid in coin	\$12,500 00
Real estate taken for debt	1,660 64	Reserve fund and profit and loss	12,500 00
Loans on stocks, bonds, and warrants	8,138 50	Due depositors	31,352 88
Loans on other securities (grain, etc.)	14,017 91	Other liabilities	10,026 02
Loans on personal security (including overdrafts)	12,327 63		
Money on hand	13,853 62		
Due from banks and bankers	13,448 75		
Furniture and fixtures	1,000 00		
Interest accrued	931 85		
Total resources	\$66,378 90	Total liabilities	\$66,378 90

DETAILS.

The amount of capital stock is \$50,000; the amount subscribed is \$50,000; the total amount actually paid in coin by stockholders for capital stock is \$12,500. The total number of shares of stock issued is 500; the amount paid up on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows:

John R. Smailes 4 shares. | D. Brabban 125 shares.
E. Brabban 321 shares.

Total number of shares held by the Directors is 450 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sierra	\$1,660 64	\$5,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Mining stock	\$310,000 00	\$4,447 20	\$10,000 00
California and Oregon Land Company	30,000 00	3,691 30	10,000 00
Totals	\$340,000 00	\$8,138 50	\$20,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Bullion, merchandise, fire, and life policies	\$14,017 91	\$24,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of La Porte, doing business at La Porte, County of Plumas, on the ninth day of August, 1886, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$1,000 00	Capital paid up	\$12,500 00
Other real estate	1,660 64	Reserve fund	12,500 00
Loans on other securities (grain, etc.)	27,914 86	Due depositors	23,570 78
Loans on personal security	8,663 46	Profit and loss	11,540 69
Money on hand	18,839 81		
Due from banks and bankers	1,000 00		
Furniture, fixtures, etc.	1,032 70		
Total resources	\$60,111 47	Total liabilities	\$60,111 47

LA PORTE, August 10, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, I beg leave to report that I have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servant,

A. W. POTTS,
Bank Commissioner.STATE OF CALIFORNIA, } ss.
County of Plumas. }

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of La Porte, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

DIXON BRABBAN, Cashier.

Subscribed and sworn to before me, this tenth day of August, 1886.

A. W. POTTS,
Bank Commissioner.

REMARKS ON LOCATION.

The Bank of La Porte is located in a small mining town of that name in Plumas County. This location is famous only for its former great wealth in gold-producing gravel districts, which even to this day are not entirely worked out. It now presents a strange appearance. Its river and gulch beds, and its mountains, are cut down, dug up, and rent and torn into all manner of shapes and forms by the constant struggle of thousands of gold hunters to unearth the precious metal from its lodgement in river beds beneath mountains the age of which no one knows. The bank is a family affair, and seems very profitable to its worthy owners.

SEMI-ANNUAL REPORT OF THE
BANK OF LIVERMORE.

[Incorporated December 11, 1885.]

Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

THOMAS VARNEY, President.

H. H. PITCHER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate	\$49,370 00	Capital paid in coin	\$100,000 00
Loans on stocks, bonds, and warrants	2,868 70	Reserve fund and profit and loss	3,120 57
Loans on other securities, (grain, etc.)	16,403 12	Due depositors	25,589 13
Loans on personal security (including overdrafts)	46,694 20		
Money on hand	2,842 80		
Checks and other cash items	116 50		
Due from banks and bankers	9,208 26		
Furniture and fixtures	690 00		
Expenses and taxes	516 12		
Total resources	\$128,709 70	Total liabilities	\$128,709 70

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

Thomas Varney	870 shares.	T. H. B. Varney	10 shares.
H. H. Pitcher	100 shares.	John Taylor	10 shares.
G. W. Langan	10 shares.		

Total number of shares held by the Directors is

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda	\$48,220 00	\$150,900 00
Contra Costa	1,150 00	4,800 00
Totals	\$49,370 00	\$155,700 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
School and road warrants	\$2,868 70	\$2,954 30

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts	\$16,403 12	\$20,620 00

SEMI-ANNUAL REPORT OF
THE BANK OF LIVERMORE.

[Incorporated December 11, 1885.]

Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

THOMAS VARNEY, President.

H. H. PITCHER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
County warrants	\$595 07	Capital paid in coin	\$100,000 00
Loans on real estate	73,686 50	Reserve fund and profit and loss	6,826 97
Loans on personal security (including overdrafts)	69,010 27	Due depositors	51,967 34
Money on hand	5,660 70		
Due from banks and bankers	7,148 81		
Furniture and fixtures	690 00		
Expenses and taxes	2,002 96		
Total resources	\$158,794 31	Total liabilities	\$158,794 31

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

Thos. Varney	870 shares.	J. Taylor	10 shares.
H. H. Pitcher	100 shares.	T. H. B. Varney	10 shares.
G. W. Langan	10 shares.		

Total number of shares held by the Directors is

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Alameda	\$73,186 50	\$165,950 00
Contra Costa	500 00	1,800 00
Totals	\$73,686 50	\$167,750 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Alameda County claims	\$595 07	\$595 07	\$593 07

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Livermore, doing business at Livermore, County of Alameda, on the sixteenth day of June, 1886, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$71,386 50	Capital paid up.....	\$100,000 00
Loans on stocks and bonds.....	1,000 00	Due depositors.....	46,000 72
Loans on other securities (grain, etc.).....	2,300 00	Interest collected.....	5,733 12
Loans on personal security.....	69,919 70	Rents, exchange, etc.....	460 64
Money on hand.....	4,949 86		
Furniture, fixtures, etc.....	690 00		
Expenses, taxes, etc.....	1,948 42		
Total resources.....	\$152,194 48	Total liabilities.....	\$152,194 48

LIVERMORE, June 17, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition. (First examination.)

Very respectfully, your obedient servants,

W. F. WHITE,
J. M. LITCHFIELD,
Bank Commissioners.

STATE OF CALIFORNIA, } ss.
County of Alameda. }

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of Livermore, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

H. H. PITCHER, Cashier.

Subscribed and sworn to before me, this seventeenth day of June, 1886.

WM. F. WHITE,
Bank Commissioner.

SEMI-ANNUAL REPORT OF THE

LOS ANGELES COUNTY BANK—LOS ANGELES.

[Incorporated May, 1874.]

Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: 10 A. M. to 3 P. M.)

JOHN E. PLATER, President.

H. L. MACNEIL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt.....	\$1,000 00	Capital paid in coin.....	\$100,000 00
Loans on real estate.....	221,329 93	Reserve fund and profit and loss.....	114,976 84
Loans on personal security (including overdrafts).....	238,252 71	Due depositors.....	339,812 72
Money on hand.....	87,321 21	Due banks and bankers.....	17,871 93
Due from banks and bankers.....	23,701 08	Other liabilities.....	1,025 07
Furniture and fixtures.....	500 00		
Expenses and taxes.....	500 00		
Other assets.....	1,081 63		
Total resources.....	\$573,686 56	Total liabilities.....	\$573,686 56

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

Robert S. Baker.....	27 shares.	George W. Prescott.....	85 shares.
Jotham Bixby.....	53 shares.	John S. Slawson.....	10 shares.
John E. Plater.....	90 shares.	R. M. Widney.....	1 share.
John A. Paxton.....	130 shares.		
Total number of shares held by the Directors is.....		396 shares.	

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Los Angeles.....	\$1,000 00	\$4,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles.....	\$103,329 93	\$229,900 00
San Bernardino.....	118,000 00	250,000 00
Totals.....	\$221,329 93	\$479,900 00

SEMI-ANNUAL REPORT OF THE

LOS ANGELES COUNTY BANK—LOS ANGELES.

[Incorporated May, 1874.]

Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

JOHN E. PLATER, President.

H. L. MACNEIL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$1,000 00	Capital paid in coin	\$100,000 00
Loans on real estate	198,866 00	Reserve fund and profit and loss	117,599 69
Loans on personal security	276,444 22	Due depositors	443,121 44
Money on hand	95,982 93	Other liabilities	2,373 75
Due from banks and bankers	90,301 73		
Furniture and fixtures	500 00		
Total resources	\$663,094 88	Total liabilities	\$663,094 88

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

R. S. Baker	27 shares.	J. A. Paxton	130 shares.
R. M. Widney	1 share.	G. W. Prescott	100 shares.
H. L. MacNeil	4 shares.	J. E. Plater	100 shares.
J. Bixby	53 shares.		

Total number of shares held by the Directors is..... 415 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Los Angeles	\$1,000 00	\$4,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles	\$78,966 00	\$192,200 00
San Bernardino	119,900 00	250,000 00
Totals	\$198,866 00	\$442,200 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Los Angeles County Bank, doing business at Los Angeles, County of Los Angeles, on the thirty-first day of October, 1885, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$15,000 00	Capital paid up	\$100,000 00
Loans on real estate	245,393 59	Reserve fund	100,000 00
Loans on other securities (grain, etc.)	38,026 00	Due depositors	325,848 77
Loans on personal security	131,217 33	Interest collected	5,383 27
Money on hand	66,438 40	Rents, exchange, etc.	281 08
Due from banks and bankers	38,949 59	Dividends unpaid	500 49
Furniture, fixtures, etc.	1,900 00	Profit and loss	10,000 00
Expenses, taxes, etc.	5,088 70		
Total resources	\$542,013 61	Total liabilities	\$542,013 61

LOS ANGELES, November 2, 1885.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. E. FARNUM,
WM. F. WHITE,
Bank Commissioners.

STATE OF CALIFORNIA, } ss.
County of Los Angeles. }

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Los Angeles County Bank, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

JNO. E. PLATER, President.
H. L. MACNEIL, Cashier.

Subscribed and sworn to before me, this second day of November, 1885.

WM. F. WHITE,
Bank Commissioner.

REMARKS ON LOCATION.

Los Angeles County, like the other two great counties of the State—Santa Clara and Alameda—is too well known to make remarks from us interesting. The City of Los Angeles claims a population of fifty thousand inhabitants. The whole county is rich in its soil, rich in its wonderful production of fruits, and is charming almost beyond belief. Nothing but low freight charges is now needed to make it the most prosperous county of the State outside of the County of San Francisco.

SEMI-ANNUAL REPORT OF THE
BANK OF LOS GATOS.

[Incorporated November 9, 1883.]

Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: 9 A. M. to 4 P. M.)

SAMUEL TEMPLETON, President.

A. E. WILDER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
County warrants	\$52 25	Capital paid in coin	\$14,000 00
Loans on real estate	7,211 00	Reserve fund and profit and loss	1,447 97
Loans on personal security (including overdrafts)	21,388 37	Due depositors	21,980 51
Money on hand	3,448 29		
Due from banks and bankers	3,328 57		
Furniture and fixtures	2,000 00		
Total resources	\$37,428 48	Total liabilities	\$37,428 48

DETAILS.

The amount of capital stock is \$50,000; the amount subscribed is \$28,000; the total amount actually paid in coin by stockholders for capital stock is \$14,000. The total number of shares of stock issued is 560; the amount paid up on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows:

Samuel Templeton	100 shares.	John Stanfield	110 shares.
A. G. Huggins	90 shares.	W. W. Kirkland	80 shares.
Robt. Walker	40 shares.		

Total number of shares held by the Directors is 420 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Clara	\$4,211 00	\$13,500 00
Santa Cruz	2,000 00	10,000 00
Washington Territory	1,000 00	3,000 00
Totals	\$7,211 00	\$26,500 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.	Market Value.
County warrants	\$52 25	\$52 25

SEMI-ANNUAL REPORT OF THE
BANK OF LOS GATOS.

[Incorporated November 9, 1883.]

Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.

Office hours: — A. M. to — P. M.

SAMUEL TEMPLETON, President.

A. E. WILDER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate	\$8,601 00	Capital paid in coin	\$14,750 00
Loans on personal security (including overdrafts)	18,747 42	Reserve fund and profit and loss	912 16
Money on hand	4,259 95	Due depositors	27,962 70
Due from banks and bankers	10,016 49		
Furniture and fixtures	2,000 00		
Total resources	\$43,624 86	Total liabilities	\$43,624 86

DETAILS.

The amount of capital stock is \$50,000; the amount subscribed is \$29,500; the total amount actually paid in coin by stockholders for capital stock is \$14,750. The total number of shares of stock issued is 590; the amount paid up on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows:

S. Templeton	120 shares.	J. Stanfield	130 shares.
A. G. Huggins	110 shares.	D. S. Shaw	80 shares.
R. Walker	40 shares.		

Total number of shares held by the Directors is 480 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Clara	\$5,601 00	\$18,000 00
Santa Cruz	2,000 00	10,000 00
King (Washington Territory)	1,000 00	3,000 00
Totals	\$8,601 00	\$31,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Los Gatos, doing business at Los Gatos, County of Santa Clara, on the twenty-first day of July, 1885, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Invested in warrants	\$81 25	Capital paid up	\$14,000 00
Loans on real estate	7,061 00	Due depositors	34,426 50
Loans on personal security	28,014 77	Interest collected	4,706 59
Money on hand	7,575 85	Profit and loss	634 93
Due from banks and bankers	15,052 21	Other liabilities	10,000 00
Furniture, fixtures, etc.	2,000 00		
Expenses, taxes, etc.	3,982 94		
Total resources	\$63,768 02	Total liabilities	\$63,768 02

Los Gatos, July 22, 1885.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servant,

J. E. FARNUM,
WM. F. WHITE,
Bank Commissioners.

STATE OF CALIFORNIA, } ss.
County of Santa Clara. }

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of Los Gatos, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

A. E. WILDER, Cashier.

Subscribed and sworn to before me, this twenty-second day of July, 1885.

J. E. FARNUM,
Bank Commissioner.

REMARKS ON LOCATION.

The Bank of Los Gatos is located in Los Gatos, Santa Clara County, near the Santa Cruz Mountains. This is a great fruit-growing district, promising good results in the near future. It is fifty-six miles from San Francisco by rail, and the freight charge per ton is two dollars and twenty-five cents. The bank is new, and for the amount invested in capital promises a satisfactory return to shareholders.

SEMI-ANNUAL REPORT OF THE

BANK OF MARTINEZ.

[Incorporated October 7, 1873.]

Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: 10 A. M. to 3 P. M.)

L. I. FISH, President.

H. M. HALE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$5,000 00	Capital paid in coin	\$100,000 00
Real estate taken for debt	1,424 42	Reserve fund and profit and loss	76,982 93
County warrants	8,521 37	Due depositors	140,073 27
Loans on real estate	79,606 68		
Loans on stocks, bonds, and warrants	250 00		
Loans on other securities (grain, etc.)	3,498 49		
Loans on personal security (including overdrafts)	150,655 42		
Money on hand	12,226 55		
Checks and other cash items	475 87		
Due from banks and bankers	33,984 80		
Furniture and fixtures	1,500 00		
Interest accrued	19,912 60		
Total resources	\$317,056 20	Total liabilities	\$317,056 20

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

L. I. Fish	125 shares.	P. Tormey	100 shares.
D. Fernandez	100 shares.	H. M. Hale	100 shares.
Simon Blum	108 shares.		

Total number of shares held by the Directors is 533 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Contra Costa	\$1,424 42	\$2,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County. —	Amount Loaned.	Market Value.
Contra Costa	\$62,506 68	\$130,100 00
Tulare	15,700 00	39,400 00
Washington Territory	1,400 00	3,200 00
Totals	\$79,606 68	\$172,700 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.	Market Value.
Contra Costa County warrants	\$8,521 37	\$8,521 37

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
School orders	\$300 00	\$250 00	\$300 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Wheat in warehouse	\$3,498 49	\$6,576 80

SEMI-ANNUAL REPORT OF THE

BANK OF MARTINEZ.

[Incorporated October 7, 1873.]

Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.

L. I. FISH, President.

(Office hours: — A. M. to — P. M.)

H. M. HALE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$5,000 00	Capital paid in coin	\$100,000 00
County warrants	1,314 15	Reserve fund and profit and loss	82,780 09
Loans on real estate	90,308 34	Due depositors	163,101 20
Loans on other securities (grain, etc.)	600 00		
Loans on personal security (including overdrafts)	169,212 51		
Money on hand	17,862 09		
Due from banks and bankers	35,814 88		
Furniture and fixtures	1,500 00		
Interest accrued	24,269 32		
Total resources	\$345,881 29	Total liabilities	\$345,881 29

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

L. I. Fish	125 shares.	P. Tormey	100 shares.
B. Fernandez	100 shares.	H. M. Hale	100 shares.
S. Blum	108 shares.		

Total number of shares held by the Directors is 533 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Contra Costa	\$66,908 34	\$166,800 00
Tulare	22,000 00	54,600 00
Lincoln (W. T.)	1,400 00	3,200 00
Totals	\$90,308 34	\$224,600 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Contra Costa warrants	\$1,314 15	\$1,314 15	\$1,314 15

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
920 bags wheat in Byron Warehouse	\$600 00	\$1,200 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Martinez, doing business at Martinez, County of Contra Costa, on the eighth day of April, 1886, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$5,000 00	Capital paid up	\$100,000 00
Other real estate	1,384 42	Reserve fund	55,191 98
Loans on real estate	83,329 21	Due depositors	144,475 02
Loans on other securities (grain, etc.)	2,030 00	Interest collected	23 07
Loans on personal security	184,493 71		
Money on hand	19,868 28		
Due from banks and bankers	980 86		
Furniture, fixtures, etc.	1,500 00		
Expenses, taxes, etc.	1,103 59		
Total resources	\$299,690 07	Total liabilities	\$299,690 07

MARTINEZ, April 9, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, I beg leave to report that I have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servant,

J. M. LITCHFIELD,
Bank Commissioner.

STATE OF CALIFORNIA,
County of Contra Costa. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of Martinez, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

L. I. FISH, President.
H. M. HALE, Cashier.

Subscribed and sworn to before me, this ninth day of April, 1886.

J. M. LITCHFIELD,
Bank Commissioner.

REMARKS ON LOCATION.

The Bank of Martinez is located in the Town of Martinez, Contra Costa County. This town is the outlet of a fine farming district, suitable for wheat, barley, and stock raising of all descriptions, also for dairy produce and poultry. Its coal and salmon trade are also considerable. It is only thirty miles from San Francisco, and the freight charges by water are very reasonable, being never over one dollar per ton. Its population is about one thousand, and it cast a vote of about two hundred at the last election. This whole district is very healthy, and the town is beautifully located on the bay. The bank is well managed and is a financial success, having paid its shareholders an average dividend on the capital invested of twelve per cent per annum since its organization.

SEMI-ANNUAL REPORT OF THE MENDOCINO DISCOUNT BANK.

[Incorporated November 15, 1871.]

Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

EUGENE BROWN, President.

WILLIAM HEESER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$31,014 32	Capital paid in coin.....	\$30,000 00
Loans on personal security (including overdrafts).....	30,924 07	Reserve fund and profit and loss.....	5,206 76
Money on hand.....	1,944 78	Due depositors.....	44,221 00
Furniture and fixtures.....	700 00		
Other assets.....	14,844 59		
Total resources.....	\$79,427 76	Total liabilities.....	\$79,427 76

DETAILS.

The amount of capital stock is \$30,000; the amount subscribed is \$30,000; the total amount actually paid in coin by stockholders for capital stock is \$30,000. The total number of shares of stock issued is 1,500; the amount paid up on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows:

Eugene Brown.....	1 share.	Silas Coombs.....	25 shares.
C. W. Denslow.....	98 shares.	Augustus Heeser.....	17 shares.
Ruel Stickney.....	1 share.	William Heeser.....	4 shares.

Total number of shares held by the Directors is 146 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Mendocino.....	\$31,014 32	\$70,000 00

SEMI-ANNUAL REPORT OF THE
MENDOCINO DISCOUNT BANK.

[Incorporated November 15, 1871.]

Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

EUGENE BROWN, President.

WM. HEESER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate	\$33,469 13	Capital paid in coin	\$30,000 00
Loans on personal security (including overdrafts)	32,882 80	Reserve fund and profit and loss	5,178 58
Furniture and fixtures	700 00	Due depositors	50,266 29
Other assets	19,458 05	Due banks and bankers	1,065 11
Total resources	\$86,509 98	Total liabilities	\$86,509 98

DETAILS.

The amount of capital stock is \$30,000; the amount subscribed is \$30,000; the total amount actually paid in coin by stockholders for capital stock is \$30,000. The total number of shares of stock issued is 1,500; the amount paid up on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows:

R. Stickney	1 share.	C. W. Denslow	98 shares.
A. Heeser	17 shares.	Wm. Heeser	4 shares.
S. Coombs	25 shares.	E. Brown	1 share.

Total number of shares held by the Directors is 146 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Mendocino	\$33,469 13	\$75,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Mendocino Discount Bank, doing business at Mendocino, County of Mendocino, on the fifteenth day of August, 1885, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate	\$24,429 55	Capital paid up	\$30,000 00
Loans on personal security	24,849 20	Reserve fund	4,550 77
Money on hand	4,672 07	Due depositors	45,071 92
Due from banks and bankers	25,393 52	Interest collected	461 26
Furniture, fixtures, etc.	700 00	Rents, exchange, etc.	72 81
Expenses, taxes, etc.	112 42		
Total resources	\$80,156 76	Total liabilities	\$80,156 76

MENDOCINO, August 18, 1885.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. E. FARNUM,
WM. F. WHITE,
Bank Commissioners.

STATE OF CALIFORNIA,
County of Mendocino. } ss.

I solemnly swear, that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Mendocino Discount Bank, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

EUGENE BROWN, President.
WM. HEESER, Cashier.

Subscribed and sworn to before me, this seventeenth day of August, 1885.

WM. F. WHITE,
Bank Commissioner.

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Mendocino Discount Bank, doing business at Mendocino, County of Mendocino, on the twenty-third day of June, 1886, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate	\$32,289 79	Capital paid up	\$30,000 00
Loans on personal security	28,176 03	Reserve fund	3,492 81
Money on hand	2,910 14	Due depositors	47,700 44
Due from banks and bankers	18,668 77	Interest collected	89 97
Furniture, fixtures, etc.	700 00	Rents, exchange, etc.	1,268 75
Expenses, taxes, etc.	1,521 19	Profit and loss	1,713 95
Total resources	\$84,265 92	Total liabilities	\$84,265 92

MENDOCINO, June 24, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. M. LITCHFIELD,
W. W. MORELAND,
Bank Commissioners.

STATE OF CALIFORNIA,
County of Mendocino. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Mendocino Discount Bank, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

EUGENE BROWN, President.
WILLIAM HEESER, Cashier.

Subscribed and sworn to before me, this twenty-third day of June, 1886.

J. M. LITCHFIELD,
Bank Commissioner.

REMARKS ON LOCATION.

The Bank of Mendocino and the Mendocino Discount Bank are both located in Mendocino City, Mendocino County, under one management, a town of about one thousand inhabitants, which cast a vote at the last election of one hundred and seventy-five. It is located on the seacoast in one of the finest redwood timber districts in the State. The land when cleared is found to produce the finest quality of grass for stock raising and dairy purposes. It also produces a very fine quality of potatoes and moderately good grain, as well as the hardier sort of fruits. But the manufacture of lumber in all its varieties, and shipping it to a market by sea, is the real business of the people of this section, and is generally very profitable. The savings bank is on the mutual plan, and its officers seem deservedly to enjoy the full confidence of the depositors.

SEMI-ANNUAL REPORT OF THE

MERCED BANK.

[Incorporated April 2, 1875.]

Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: 9 A. M. to 3 P. M.)

SAMUEL C. BATES, President.

FRANK HOWELL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$10,000 00	Capital paid in coin	\$42,225 00
Real estate taken for debt	26,648 90	Reserve fund and profit and loss	8,099 58
Miscellaneous bonds and stocks	814 35	Due depositors	94,515 54
Loans on real estate	38,481 78	Due banks and bankers	6,213 23
Loans on other securities (grain, etc.)	5,520 00		
Loans on personal security (including overdrafts)	32,315 37		
Money on hand	34,760 09		
Due from banks and bankers	762 86		
Furniture and fixtures	1,750 00		
Total resources	\$151,053 35	Total liabilities	\$151,053 35

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$56,300; the total amount actually paid in coin by stockholders for capital stock is \$42,225. The total number of shares of stock issued is 563; the amount paid up on each share of stock is \$75.

The names of the Directors, and number of shares of stock held by each, are as follows:

M. L. Rogers	10 shares.	C. Landram	40 shares.
S. C. Bates	142½ shares.	J. R. White	24 shares.
John Ruddle	40 shares.	Thomas Price	12 shares.
J. H. Jacobs	40 shares.		
Total number of shares held by the Directors is		308½ shares.	

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Fresno	\$26,019 27	\$30,920 00
Merced	629 63	1,600 00
Totals	\$26,648 90	\$32,520 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Merced	\$38,481 78	\$71,500 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.	Market Value.
Confidence Gold Mining Company stock	\$814 35	\$1,500 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Grain and hay warehouse receipts.....	\$5,520 00	\$7,400 00

SEMI-ANNUAL REPORT OF THE

MERCED BANK.

[Incorporated April 2, 1875.]

Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the officers of the Bank.

Office hours: — A. M. to — P. M.

SAMUEL C. BATES, President.

F. HOWELL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$10,000 00	Capital paid in coin	\$41,475 00
Real estate taken for debt	26,648 90	Reserve fund and profit and loss	9,838 35
Miscellaneous bonds and stocks	814 35	Due depositors	78,665 09
County warrants	1,242 27	Due banks and bankers	18,289 98
Loans on real estate	38,421 03		
Loans on other securities (grain, etc.)	5,320 00		
Loans on personal security (including overdrafts)	47,669 14		
Money on hand	16,090 29		
Due from banks and bankers	312 44		
Furniture and fixtures	1,750 00		
Total resources	\$148,268 42	Total liabilities	\$148,268 42

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$55,300; the total amount actually paid in coin by stockholders for capital stock is \$41,475. The total number of shares of stock issued is 553; the amount paid up on each share of stock is \$75.

The names of the Directors, and number of shares of stock held by each, are as follows:

S. C. Bates	142½ shares.	J. R. White	24 shares.
J. Ruddle	40 shares.	Thos. Price	12 shares.
J. H. Jacobs	40 shares.	J. A. Perry	14 shares.
C. Landram	40 shares.		

Total number of shares held by the Directors is

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Fresno	\$26,019 27	\$30,920 00
Merced	629 63	1,600 00
Totals	\$26,648 90	\$32,520 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Merced	\$38,421 03	\$73,950 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.
Confidence Gold Mining Company stock.....	\$2,000 00	\$814 35

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Merced County warrants.....	\$1,400 00	\$1,242 27	\$1,400 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts on grain and hay	\$5,320 00	\$7,400 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Merced Bank, doing business at Merced, County of Merced, on the sixth day of January, 1886, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$10,000 00	Capital paid up	\$42,225 00
Other real estate	26,648 90	Due depositors	81,321 56
Loans on real estate	37,011 95	Due banks and bankers	13,736 24
Loans on other securities (grain, etc.)	5,520 00	Profit and loss	8,099 58
Loans on personal security	32,840 48		
Money on hand	30,363 16		
Due from banks and bankers	736 53		
Furniture, fixtures, etc.	1,750 00		
Expenses, taxes, etc.	511 36		
Total resources	\$145,382 38	Total liabilities	\$145,382 38

MERCED, January 7, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. M. LITCHFIELD,
WM. F. WHITE,
Bank Commissioners.

STATE OF CALIFORNIA,
County of Merced. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Merced Bank, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

SAMUEL C. BATES, President.
FRANK HOWELL, Cashier.

Subscribed and sworn to before me, this sixth day of January, 1886.

WM. F. WHITE,
Bank Commissioner.

SEMI-ANNUAL REPORT OF THE

MODESTO BANK.

[Incorporated October 28, 1878.]

Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.

A. L. CRESSEY, President. (Office hours: 9 A. M. to 3 P. M.) J. R. BROUGHTON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$2,000 00	Capital paid in coin	\$175,000 00
Real estate taken for debt	1,541 19	Reserve fund and profit and loss	118,697 46
County warrants	5,865 65	Due depositors	168,533 97
Loans on real estate	215,873 60	Due banks and bankers	27,780 00
Loans on stocks, bonds, and warrants	15,389 00		
Loans on other securities (grain, etc.)	27,780 00		
Loans on personal security (including overdrafts)	157,362 24		
Money on hand	56,584 43		
Due from banks and bankers	6,615 32		
Furniture and fixtures	1,000 00		
Total resources	\$490,011 43	Total liabilities	\$490,011 43

DETAILS.

The amount of capital stock is \$250,000; the amount subscribed is \$250,000; the total amount actually paid in coin by stockholders for capital stock is \$175,000. The total number of shares of stock issued is 2,500; the amount paid up on each share of stock is \$70.

The names of the Directors, and number of shares of stock held by each, are as follows:

A. L. Cressey	495 shares.	T. B. Bond	80 shares.
E. B. Beard	157 shares.	J. R. Broughton	55 shares.
Isaac Perkins	135 shares.	F. A. Cressey	50 shares.
Albert Sheaver	99 shares.		

Total number of shares held by the Directors is

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Stanislaus	\$164 43	\$300 00
Tulare	1,376 76	3,000 00
Totals	\$1,541 19	\$3,300 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Fresno	\$1,461 50	\$6,000 00
Merced	16,200 00	31,000 00
Stanislaus	198,212 10	350,000 00
Totals	\$215,873 60	\$387,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.	Market Value.
Stanislaus County warrants	\$5,865 65	\$5,865 65

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
194 shares Modesto Bank stock	\$13,580 00	\$11,889 00	\$20,370 00
500 shares Modesto Gas Company	10,000 00	3,500 00	5,000 00
Totals	\$23,580 00	\$15,389 00	\$25,370 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Wheat in warehouse	\$27,780 00	\$32,000 00

SEMI-ANNUAL REPORT OF THE

MODESTO BANK.

[Incorporated October 28, 1878.]

Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

A. L. CRESSEY, President. J. R. BROUGHTON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$2,000 00	Capital paid in coin	\$175,000 00
Real estate taken for debt	1,141 19	Reserve fund and profit and loss	122,952 42
County warrants	74 35	Due depositors	104,064 38
Loans on real estate	211,002 10	Due banks and bankers	49,397 73
Loans on stocks, bonds, and warrants	15,389 00		
Loans on personal security (including overdrafts)	205,854 43		
Money on hand	14,441 45		
Due from banks and bankers	513 01		
Furniture and fixtures	1,000 00		
Total resources	\$451,415 53	Total liabilities	\$451,415 53

DETAILS.

The amount of capital stock is \$250,000; the amount subscribed is \$250,000; the total amount actually paid in coin by stockholders for capital stock is \$175,000. The total number of shares of stock issued is 2,500; the amount paid up on each share of stock is \$70. The names of the Directors, and number of shares of stock held by each, are as follows:

A. L. Cressey	500 shares.	Caleb Dorsey	62 shares.
Robert McHenry	388 shares.	J. R. Broughton	55 shares.
E. B. Beard	157 shares.	F. A. Cressey	50 shares.
Isaac Perkins	135 shares.		
Total number of shares held by the Directors is		1,347 shares.	

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Tulare	\$1,141 19	\$3,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Merced	\$16,200 00	\$25,000 00
Stanislaus	194,802 10	320,000 00
Totals	\$211,002 10	\$345,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
County warrants	\$74 35	\$74 35	\$74 35

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
112 shares Modesto Bank stock	\$7,840 00	\$9,389 00	\$13,440 00
996 shares Modesto Gas Company's stock	19,920 00	6,000 00	14,940 00
Totals	\$27,760 00	\$15,389 00	\$28,380 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Modesto Bank, doing business at Modesto, County of Stanislaus, on the fourth day of January, 1886, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$2,000 00	Capital paid up	\$175,000 00
Other real estate	1,541 19	Reserve fund	75,000 00
Invested in warrants	5,921 90	Due depositors	98,026 39
Loans on real estate	215,873 60	Due banks and bankers	60,417 99
Loans on other securities (grain, etc.)	28,087 46	Interest collected	166 25
Loans on personal security	168,028 64	Profit and loss	43,672 92
Money on hand	29,518 50		
Due from banks and bankers	253 81		
Furniture, fixtures, etc.	1,000 00		
Expenses, taxes, etc.	58 45		
Total resources	\$452,283 55	Total liabilities	\$452,283 55

MODESTO, January 5, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. M. LITCHFIELD,
WM. F. WHITE,
Bank Commissioners.

STATE OF CALIFORNIA, }
County of Stanislaus. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Modesto Bank, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

A. L. CRESSEY.
J. R. BROUGHTON, Cashier.

Subscribed and sworn to before me, this fifth day of January, 1886.

WM. F. WHITE,
Bank Commissioner.

SEMI-ANNUAL REPORT OF THE

BANK OF NAPA.

[Incorporated September 14, 1871.]

Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.

Office hours: — A. M. to — P. M.

S. N. CHAPMAN, President.

C. R. GRITTMAN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises, vault, etc.	\$16,000 00	Capital paid in coin	\$186,300 00
Real estate taken for debt	29,139 77	Reserve fund and profit and loss	77,466 05
Miscellaneous bonds and stocks	14,000 00	Due depositors	189,332 60
County warrants	3,100 53	Due banks and bankers	11,262 19
Loans on real estate	156,275 79	Other liabilities	4,345 71
Loans on stocks, bonds, and warrants	113,046 48		
Loans on other securities (grain, etc.)	11,740 16		
Loans on personal security (including overdrafts)	81,156 70		
Money on hand	32,622 66		
Due from banks and bankers	1,395 02		
Interest accrued	10,229 44		
Total resources	\$468,706 55	Total liabilities	\$468,706 55

DETAILS.

The amount of capital stock is \$186,300; the amount subscribed is \$186,300; the total amount actually paid in coin by stockholders for capital stock is \$186,300. The total number of shares of stock issued is 1,863; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

Benjamin Bradshaw	10 shares.	Wm. Maynard	10 shares.
S. M. Chapman	66 shares.	J. W. Mansfield	68 shares.
Charles A. Derby	40 shares.	James Preece	67 shares.
Seneca Ewer	10 shares.	Eli T. Sheppard	12 shares.
Thos. Earle	10 shares.	Matthew Shaw	5 shares.
W. H. Gibbs	5 shares.	David Smith	10 shares.
Samuel E. Holden	12 shares.	A. G. Stewart	30 shares.
John A. Lockwood	35 shares.	W. A. Trubody	22 shares.
Lewis Lewton	100 shares.		

Total number of shares held by the Directors is 512 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Napa	\$25,610 94	\$28,800 00
Fresno	1,500 00	2,000 00
San Francisco	2,028 83	2,000 00
Totals	\$29,139 77	\$32,800 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Napa	\$156,275 79	\$210,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Napa County Railroad bonds, 4½ per cent	\$14,000 00	\$14,000 00	\$14,315 00
County warrants and school orders	3,100 53	3,100 53	3,100 53
Totals	\$17,100 53	\$17,100 53	\$17,415 53

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
38 shares capital stock of Napa City Water Co.	\$950 00	\$600 00	\$950 00
118 shares capital stock of St. Helena Water Co.	1,180 00	1,207 00	1,180 00
500 shares capital stock of Napa Valley Wine Co.	50,000 00	48,854 65	40,000 00
10 shares capital stock of Napa Woolen Mill Co.	1,000 00	900 00	1,000 00
36 shares capital stock of Bank of St. Helena	3,600 00	2,500 00	3,240 00
131 shares capital stock of Bank of Napa	13,100 00	6,335 92	14,410 00
State Controller warrants on State Treasurer	54,195 99	52,648 91	54,195 99
Totals	\$124,025 99	\$113,046 48	\$114,975 99

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Life insurance policy	\$2,062 33	\$5,000 00
Sundry notes given as collateral security	8,677 83	15,081 57
Warehouse receipts for wheat	1,000 00	925 00
Totals	\$11,740 16	\$21,006 57

SEMI-ANNUAL REPORT OF THE

BANK OF NAPA.

[Incorporated September 14, 1871.]

Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

S. M. CHAPMAN, President.

C. R. GRITTMAN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises, vault and safe.....	\$16,000 00	Capital paid in coin	\$186,300 00
Real estate taken for debt	67,930 37	Reserve fund and profit and loss	61,235 41
Miscellaneous bonds and stocks	48,500 00	Due depositors	109,465 13
Loans on real estate	109,627 04	Due banks and bankers	25,721 71
Loans on stocks, bonds, and warrants	6,107 00	Other liabilities	2,894 27
Loans on other securities (grain, etc.)	7,251 66		
Loans on personal security (including overdrafts)	107,875 20		
Money on hand	13,652 27		
Due from banks and bankers	1,221 98		
Other assets	7,451 00		
Total resources	\$385,616 52	Total liabilities	\$385,616 52

DETAILS.

The amount of capital stock is \$186,300; the amount subscribed is \$186,300; the total amount actually paid in coin by stockholders for capital stock is \$186,300. The total number of shares of stock issued is 1,863; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

Benjamin Bradshaw	10 shares.	James Preece	67 shares.
S. M. Chapman	66 shares.	I. M. Mansfield	68 shares.
Charles A. Derby	40 shares.	E. M. Robinson	10 shares.
Seneca Ewer	10 shares.	Eli T. Sheppard	10 shares.
Thomas Earle	10 shares.	Matthew Shaw	5 shares.
William H. Gibbs	5 shares.	David Smith	10 shares.
Samuel E. Holden	12 shares.	A. G. Stewart	30 shares.
Lewis Lewton	2 shares.	William A. Trubody	22 shares.
W. L. Maynard	10 shares.		

Total number of shares held by the Directors is 387 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Napa	\$64,401 54	\$72,750 00
Fresno	1,500 00	2,000 00
San Francisco	2,028 83	2,000 00
Totals	\$67,930 37	\$76,750 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Napa	\$109,627 04	\$165,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Bonds, Stocks, and Warrants.	Par Value.	Amount Invested.	Market Value.
Napa County 4½ per cent bonds	\$11,000 00	\$11,000 00	\$11,247 50
500 shares capital stock Napa Valley Wine Company	50,000 00	37,500 00	40,000 00
Totals	\$61,000 00	\$48,500 00	\$51,247 50

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
36 shares capital stock Napa City Water Company	\$900 00	\$600 00	\$900 00
118 shares capital stock St. Helena Water Company	1,180 00	1,207 00	1,180 00
25 shares capital stock Bank of St. Helena	2,500 00	2,000 00	2,250 00
17 shares capital stock Bank of Napa	1,700 00	1,400 00	1,870 00
10 shares capital stock Napa Woolen Mill	1,100 00	900 00	1,110 00
1 share capital stock Bank of Napa			
Totals	\$7,380 00	\$6,107 00	\$7,310 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Life insurance policies, wheat in field, and collateral notes	\$7,251 66	\$14,821 60

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Napa, doing business at Napa, County of Napa, on the twentieth day of April, 1886, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$17,000 00	Capital paid up	\$186,300 00
Other real estate	64,479 59	Reserve fund	55,816 96
Invested in stocks and bonds	11,000 00	Due depositors	120,655 49
Loans on real estate	115,818 24	Due banks and bankers	26,774 08
Loans on stocks and bonds	47,536 65	Interest collected	844 41
Loans on personal security	119,879 80	Dividends unpaid	1,535 07
Money on hand	15,163 25		
Due from banks and bankers	950 13		
Expenses, taxes, etc.	48 35		
Total resources	\$391,926 01	Total liabilities	\$391,926 01

NAPA, April 21, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. E. FARNUM,
WM. F. WHITE,
Bank Commissioners.

STATE OF CALIFORNIA, } ss.
County of Napa.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of Napa, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

S. M. CHAPMAN, President.
C. R. GRITTMAN, Cashier.

Subscribed and sworn to before me, this twenty-first day of April, 1886.

WM. F. WHITE,
Bank Commissioner.

REMARKS ON LOCATION.

The Bank of Napa is located in the Town of Napa. It is a town of about four thousand inhabitants, and cast a vote of over seven hundred at the last general election. It is in all respects advantageously situated. It is forty-seven miles from San Francisco, with which it has water communication, and consequently low freight charges, which insures it prosperity. Land runs from twenty dollars to as high as two hundred dollars per acre. The soil and climate are both more favorable to grape and general fruit growing than to any other character of farming. The bank is financially a success, having paid its stockholders an average of over nine per cent per annum in dividends on the capital invested, from the date of its organization.

SEMI-ANNUAL REPORT OF THE
NEVADA BANK OF SAN FRANCISCO.

[Incorporated October 4, 1875.]

Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: 10 A. M. to 3 P. M.)

JAMES C. FLOOD, President.

JAMES S. ANGUS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$832,774 86	Capital paid in coin.....	\$3,000,000 00
Loans on stocks, bonds, and warrants.....	2,219,962 68	Reserve fund and profit and loss.....	1,218,520 71
Loans on other securities (grain, etc.).....	2,956,444 21	Due depositors.....	7,544,613 93
Loans on personal security (including overdrafts).....	3,577,289 90	Due banks and bankers.....	1,159,640 22
Money on hand.....	1,152,606 99		
Checks and other cash items.....	7,981 32		
Due from banks and bankers.....	2,133,673 03		
Other assets.....	42,041 87		
Total resources.....	\$12,922,774 86	Total liabilities.....	\$12,922,774 86

DETAILS.

The amount of capital stock is \$3,000,000; the amount subscribed is \$3,000,000; the total amount actually paid in coin by stockholders for capital stock is \$3,000,000. The total number of shares of stock issued is 30,000; the amount paid up on each share of stock is \$100. The names of the Directors, and number of shares of stock held by each, are as follows:

J. W. Mackay.....	14,750 shares.	R. H. Follis.....	250 shares.
J. C. Flood.....	14,500 shares.	G. L. Brander.....	250 shares.
J. L. Flood.....	250 shares.		

Total number of shares held by the Directors is.....30,000 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
San Francisco.....	\$655,854 47
Santa Cruz.....	84,250 00
Marin.....	54,037 79
Contra Costa.....	25,000 00
Napa.....	7,500 00
Alameda.....	6,132 60
Total.....	\$832,774 86

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.
Corporation stocks, bonds, and warrants.....	\$2,219,962 68

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Grain in warehouse, bills of lading for grain, flour, and general merchandise	\$2,956,444 21	\$3,200,000 00

SEMI-ANNUAL REPORT OF

THE NEVADA BANK OF SAN FRANCISCO.

[Incorporated October 4, 1875.]

Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the officers of the Bank.

(Office hours: — A. M. to — P. M.)

JAMES C. FLOOD, President.

D. B. DAVIDSON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$46,775 00	Capital paid in coin	\$3,000,000 00
Loans on real estate	1,236,273 00	Reserve fund and profit and loss	1,191,806 53
Loans on stocks, bonds, and warrants	1,528,073 70	Due depositors	7,546,627 55
Loans on other securities (grain, etc.)	1,969,676 47	Due banks and bankers	1,996,600 22
Loans on personal security (including overdrafts)	2,774,414 66	Other liabilities	25,727 86
Money on hand	1,607,720 56		
Due from banks and bankers	4,597,828 77		
Total resources	\$13,760,762 16	Total liabilities	\$13,760,762 16

DETAILS.

The amount of capital stock is \$3,000,000; the amount subscribed is \$3,000,000; the total amount actually paid in coin by stockholders for capital stock is \$3,000,000. The total number of shares of stock issued is 30,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. W. Mackay	14,750 shares.	R. H. Follis	250 shares.
J. C. Flood	14,500 shares.	G. L. Brander	250 shares.
J. L. Flood	250 shares.		

Total number of shares held by the Directors is

30,000 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.
San Francisco	\$46,775 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
Santa Cruz	\$83,900 00
Contra Costa	117,810 70
San Francisco	722,341 83
Alameda	6,813 97
Napa	7,000 00
Eureka (Nevada)	200,000 00
San Joaquin	4,341 50
Sutter	23,000 00
Fresno	15,000 00
Marin	56,065 00
Totals	\$1,236,273 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.
Stocks and bonds of incorporated companies and land warrants	\$1,528,073 70

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.
Grain, flour, and general merchandise, in warehouse, and bills of lading for grain and flour	\$1,969,676 47

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Nevada Bank of San Francisco, doing business at City and County of San Francisco, on the second day of July, 1886, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$46,775 00	Capital paid up	\$3,000,000 00
Loans on real estate	1,236,273 39	Reserve fund	1,000,000 00
Loans on stocks and bonds	1,429,341 04	Due depositors	7,498,318 66
Loans on other securities (grain, etc.)	1,813,676 98	Due banks and bankers	1,598,591 81
Loans on personal security	3,342,003 11	Rents, exchange, etc.	20,888 82
Money on hand	901,793 47	Profit and loss	112,514 44
Due from banks and bankers	4,416,990 12	Other liabilities	163,213 75
Expenses, taxes, etc.	1,544 33		
Other assets	205,130 04		
Total resources	\$13,393,527 48	Total liabilities	\$13,393,527 48

SAN FRANCISCO, July 8, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

WM. F. WHITE,
J. M. LITCHFIELD,
W. W. MORELAND,
Bank Commissioners.

STATE OF CALIFORNIA,
County of San Francisco. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Nevada Bank of San Francisco, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

GEORGE L. BRANDER, Manager.
D. B. DAVIDSON, Cashier.

Subscribed and sworn to before me, this sixth day of July, 1886.

WM. F. WHITE,
Bank Commissioner.

SEMI-ANNUAL REPORT OF THE

PACIFIC BANK—SAN FRANCISCO.

[Incorporated February, 1863.]

Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: 10 A. M. to 3 P. M.)

R. H. McDONALD, President.

S. G. MURPHY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$150,000 00	Capital paid in coin	\$1,000,000 00
Real estate taken for debt	35,556 27	Reserve fund and profit and loss	507,414 78
Miscellaneous bonds and stocks	31,304 65	Due depositors	1,894,389 70
Loans on real estate	96,645 00	Due banks and bankers	106,316 14
Loans on stocks, bonds, and warrants	234,645 00		
Loans on other securities (grain, etc.)	322,308 66		
Loans on personal security (including overdrafts)	1,759,464 08		
Money on hand	606,067 82		
Checks and other cash items	3,052 89		
Due from banks and bankers	203,387 02		
Other assets	65,689 23		
Total resources	\$3,508,120 62	Total liabilities	\$3,508,120 62

DETAILS.

The amount of capital stock is \$1,000,000; the amount subscribed is \$1,000,000; the total amount actually paid in coin by stockholders for capital stock is \$1,000,000. The total number of shares of stock issued is 10,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

R. H. McDonald	4,696 shares.	J. M. McDonald	1,950 shares.
R. H. McDonald, Jr.	54 shares.	C. Waterhouse	20 shares.
F. V. McDonald	40 shares.	Wm. A. Grade	29 shares.
H. Mabury	326 shares.	A. K. Stevens	20 shares.
C. W. Breyfogle	50 shares.		

Total number of shares held by the Directors is 7,185 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco	\$28,918 32	\$29,798 29
Alameda	2,120 85	4,000 00
San Mateo	4,517 10	6,000 00
Totals	\$35,556 27	\$39,798 29

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Contra Costa	\$1,845 00	} \$185,000 00
Marin	2,000 00	
Monterey	1,000 00	
San Francisco	37,000 00	
Tehama	50,000 00	
Michigan	800 00	
Washington Territory	4,000 00	
Totals	\$96,645 00	\$185,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.	Market Value.
Land Association stocks	\$3,472 30	} \$36,000 00
Local stocks	10,000 00	
Gas stocks	17,832 35	
Totals	\$31,304 65	\$36,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
United States bonds, bank, gas, and water stocks	\$110,645 00	} \$295,000 00
San Francisco City Railroad stock	4,200 00	
Insurance and iron stocks	31,500 00	
Pacific Coast Steamship Company's stock	50,000 00	
Miscellaneous stocks, bonds, and warrants	38,300 00	
Totals	\$234,645 00	\$295,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts on grain, bags, and miscellaneous merchandise	\$302,808 66	} \$390,711 00
Tugboats	10,000 00	
Chattel mortgages	9,500 00	
Totals	\$322,308 66	\$390,711 00
Description of the "Other Assets."		Amount on Books.
Collections on interior towns		\$3,441 07
853 bales bags in warehouse		59,197 53
Life insurance premium account		3,050 63
Total		\$65,689 23

SEMI-ANNUAL REPORT OF THE

PACIFIC BANK—SAN FRANCISCO.

[Incorporated February, 1863.]

Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

R. H. McDONALD, President.

S. G. MURPHY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$150,000 00	Capital paid in coin	\$1,000,000 00
Real estate taken for debt	35,556 27	Reserve fund and profit and loss	523,318 71
Miscellaneous bonds and stocks	31,304 65	Due depositors	1,701,883 35
Loans on real estate	86,645 00	Due banks and bankers	151,259 90
Loans on stocks, bonds, and warrants	267,520 00	Other liabilities	40,090 00
Loans on other securities (grain, etc.)	67,216 21		
Loans on personal security (including overdrafts)	1,953,879 23		
Money on hand	378,636 94		
Checks and other cash items	103,168 84		
Due from banks and bankers	337,318 09		
Other assets	5,306 73		
Total resources	\$3,416,551 96	Total liabilities	\$3,416,551 96

DETAILS.

The amount of capital stock is \$1,000,000; the amount subscribed is \$1,000,000; the total amount actually paid in coin by stockholders for capital stock is \$1,000,000. The total number of shares of stock issued is 10,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

R. H. McDonald	4,696 shares.	J. M. McDonald	1,950 shares.
R. H. McDonald, Jr.	54 shares.	C. Waterhouse	20 shares.
F. V. McDonald	40 shares.	Wm. A. Grade	29 shares.
H. Mabury	326 shares.	A. K. Stevens	20 shares.
W. T. Wallace	1,130 shares.		
Total number of shares held by the Directors is			8,265 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco	\$28,918 32	\$28,800 00
Alameda	2,120 85	4,000 00
San Mateo	4,517 10	6,000 00
Totals	\$35,556 27	\$38,800 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Contra Costa	\$1,845 00	\$160,000 00
Marin	2,000 00	
Monterey	1,000 00	
San Francisco	27,000 00	
Tehama	50,000 00	
Michigan	800 00	\$160,000 00
Washington Territory	4,000 00	
Totals	\$86,645 00	\$160,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.	Market Value.
Land Association stocks	\$3,472 30	\$36,000 00
Local bank stocks	10,000 00	
Gas stocks	17,832 35	
Totals	\$31,304 65	\$36,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
United States bonds, bank, gas, and water stocks	\$88,895 00	\$335,000 00
San Francisco City Railroad stocks	3,000 00	
Insurance and iron stocks	33,700 00	
Los Angeles and San Gabriel Valley Railroad bonds	50,000 00	
Miscellaneous stocks and bonds	91,925 00	
Totals	\$267,520 00	\$335,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts on grain, bags, and miscellaneous merchandise	\$57,216 21	\$85,000 00
Tugboats	10,000 00	
Totals	\$67,216 21	\$85,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Pacific Bank, doing business at the City and County of San Francisco, on the twenty-first day of November, 1885, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$150,000 00	Capital paid up	\$1,000,000 00
Other real estate	27,221 23	Reserve fund	500,000 00
Invested in stocks and bonds	29,689 65	Due depositors	1,917,288 35
Loans on real estate	122,786 01	Due banks and bankers	195,888 52
Loans on stocks and bonds	228,695 00	Interest collected	58,011 79
Loans on other securities (grain, etc.)	471,889 08	Rents, exchange, etc.	5,892 24
Loans on personal security	1,757,047 32	Dividends unpaid	28 00
Money on hand	696,635 35	Profit and loss	12,189 55
Due from banks and bankers	199,237 85	Other liabilities	20,055 15
Expenses, taxes, etc.	24,480 72		
Other assets	1,671 39		
Total resources	\$3,709,353 60	Total liabilities	\$3,709,353 60

SAN FRANCISCO, November 25, 1885.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. E. FARNUM,
J. M. LITCHFIELD,
Bank Commissioners.

STATE OF CALIFORNIA,
County of San Francisco. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Pacific Bank, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

S. G. MURPHY, Cashier.

Subscribed and sworn to before me, this twenty-third day of November, 1885.

J. E. FARNUM,
Bank Commissioner.

SEMI-ANNUAL REPORT OF THE

PASADENA BANK.

[Incorporated December 8, 1884.]

Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.

P. M. GREEN, President.

(Office hours: — A. M. to — P. M.)

D. GALBRAITH, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$16,000 00	Capital paid in coin.....	\$10,000 00
Loans on stocks, bonds, and warrants.....	3,850 00	Reserve fund and profit and loss.....	1,997 92
Loans on personal security (including overdrafts).....	68,961 99	Due depositors.....	149,587 63
Money on hand.....	8,084 55		
Checks and other cash items.....	63 23		
Due from banks and bankers.....	61,103 38		
Furniture and fixtures.....	2,014 20		
Interest accrued.....	997 92		
Expenses and taxes.....	510 28		
Total resources.....	\$161,585 55	Total liabilities.....	\$161,585 55

DETAILS.

The amount of capital stock is \$50,000; the amount subscribed is \$50,000; the total amount actually paid in coin by stockholders for capital stock is \$10,000. The total number of shares of stock issued is 500; the amount paid up on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows:

P. M. Green.....	75 shares.	I. Banbury.....	25 shares.
D. Galbraith.....	25 shares.	H. G. Bennett.....	10 shares.
B. F. Ball.....	50 shares.	G. H. Bonebrake.....	50 shares.
John Allen.....	25 shares.		

Total number of shares held by the Directors is260 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles.....	\$16,000 00	\$48,500 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
20 shares Pasadena Lake Vineyard Land and Water Company, at \$30.....	\$600 00	\$300 00	\$600 00
67½ shares Pasadena Land and Water Company, at \$30.....	2,025 00	1,000 00	2,025 00
15 shares Pasadena Land and Water Company, at \$30.....	450 00	350 00	450 00
60 shares Las Flores Water Company, at \$60.....	3,600 00	1,000 00	3,600 00
1½ shares Pasadena Land and Water Company, at \$300.....	450 00	400 00	450 00
10 shares Lake Vineyard Land and Water Company, at \$30.....	300 00	100 00	300 00
2 shares Pasadena Land and Water Company, at \$300.....	600 00	200 00	600 00
47 shares Pasadena Lake Vineyard Land and Water Company, at \$30.....	1,410 00	500 00	1,410 00
Totals.....	\$9,435 00	\$3,850 00	\$9,435 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Pasadena Bank, doing business at Pasadena, County of Los Angeles, on the sixth day of November, 1885, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$19,050 00	Capital paid up.....	\$10,000 00
Loans on stocks and bonds.....	1,150 00	Due depositors.....	99,871 44
Loans on personal security.....	42,870 10	Interest collected.....	3,009 86
Money on hand.....	11,121 36		
Due from banks and bankers.....	34,821 31		
Furniture, fixtures, etc.....	1,996 70		
Expenses, taxes, etc.....	1,845 05		
Other assets.....	26 78		
Total resources.....	\$112,881 30	Total liabilities.....	\$112,881 30

PASADENA, November 7, 1885.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. E. FARNUM,
W. F. WHITE,
Bank Commissioners.

STATE OF CALIFORNIA, }
County of Los Angeles. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Pasadena Bank, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

P. M. GREEN, President.
D. GALBRAITH, Cashier.

Subscribed and sworn to before me, this seventh day of November, 1885.

WM. F. WHITE,
Bark Commissioner.

SEMI-ANNUAL REPORT OF THE

PETALUMA SAVINGS BANK.

[Incorporated September 7, 1870.]

Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: 10 A. M. to 4 P. M.)

H. T. FAIRBANKS, President.

D. B. FAIRBANKS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$5,500 00	Capital paid in coin	\$100,000 00
Real estate taken for debt	20,137 28	Reserve fund and profit and loss	58,441 89
Miscellaneous bonds and stocks	3,000 00	Due depositors	216,701 17
Loans on real estate	115,780 00	Due banks and bankers	52,838 04
Loans on stocks, bonds, and warrants	4,500 00		
Loans on other securities (grain, etc.)	503 00		
Loans on personal security (including overdrafts)	260,019 29		
Money on hand	16,682 27		
Due from banks and bankers	859 26		
Furniture and fixtures	1,000 00		
Total resources	\$427,981 10	Total liabilities	\$427,981 10

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. S. Fairbanks	250 shares.	A. Lackey	45 shares.
J. M. Bowles	110 shares.	B. F. Tuttle	42 shares.
F. T. Maynard	31 shares.	S. D. Towne	5 shares.
L. F. Carpenter	20 shares.	Wm. Zartman	10 shares.
Geo. Zimmerman	50 shares.		
Total number of shares held by the Directors is		563 shares.	

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Humboldt	\$20,137 28	\$20,137 28

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma	\$98,280 00	\$173,670 00
Marin	16,000 00	
Alameda	1,500 00	
Totals	\$115,780 00	\$173,670 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Colusa County District School bonds	\$3,000 00	\$3,000 00	\$3,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
100 shares Sonoma County Water Company	\$10,000 00	\$4,500 00	\$10,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Jewelry and diamonds	\$503 00	\$900 00

SEMI-ANNUAL REPORT OF THE

PETALUMA SAVINGS BANK.

[Incorporated September 7, 1870.]

Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

H. T. FAIRBANKS, President.

D. B. FAIRBANKS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$5,500 00	Capital paid in coin	\$100,000 00
Real estate taken for debt	20,949 95	Reserve fund and profit and loss	60,675 23
Miscellaneous bonds and stocks	2,000 00	Due depositors	226,133 21
Loans on real estate	115,780 00	Other liabilities	107 50
Loans on stocks, bonds, and warrants	5,000 00		
Loans on personal security (including overdrafts)	190,278 38		
Money on hand	17,248 22		
Due from banks and bankers	29,159 39		
Furniture and fixtures	1,000 00		
Total resources	\$386,915 94	Total liabilities	\$386,915 94

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. T. Fairbanks.....	250 shares.	A. Lackey.....	45 shares.
J. W. Bowles.....	110 shares.	S. D. Towne.....	5 shares.
F. T. Maynard.....	31 shares.	Wm. Zartman.....	10 shares.
S. F. Carpenter.....	20 shares.	A. Schroyer.....	10 shares.
Geo. Zimmerman.....	50 shares.		
Total number of shares held by the Directors is.....		531 shares.	

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Humboldt.....	\$20,949 95	\$20,949 95

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
Sonoma.....	\$98,280 00
Marin.....	16,000 00
Alameda.....	1,500 00
Total.....	\$115,780 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Colusa County school bonds.....	\$2,000 00	\$2,000 00	\$2,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
50 shares Sonoma County Bank stock.....	\$5,000 00	\$5,000 00	\$6,250 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Petaluma Savings Bank, doing business in Petaluma, County of Sonoma, on the twenty-sixth day of May, 1886, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$5,500 00	Capital paid up.....	\$100,000 00
Other real estate.....	20,949 95	Due depositors.....	196,932 41
Invested in stocks and bonds.....	2,000 00	Due banks and bankers.....	3,955 35
Loans on real estate.....	115,780 00	Dividends unpaid.....	107 50
Loans on stocks and bonds.....	5,000 00	Profit and loss.....	58,249 57
Loans on personal security.....	189,244 20		
Money on hand.....	18,644 96		
Due from banks and bankers.....	1,110 72		
Furniture, fixtures, etc.....	1,000 00		
Expenses, taxes, etc.....	15 00		
Total resources.....	\$359,244 83	Total liabilities.....	\$359,244 83

PETALUMA, May 27, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

WM. F. WHITE,
W. W. MORELAND,
Bank Commissioners.

STATE OF CALIFORNIA,
County of Sonoma. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Petaluma Savings Bank, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

D. B. FAIRBANKS, Cashier.

J. F. FAIRBANKS, Assistant Cashier.

Subscribed and sworn to before me, this twenty-seventh day of May, 1886.

WM. F. WHITE,
Bank Commissioner.

REMARKS ON LOCATION.

The Petaluma Savings Bank is in fact a commercial bank, and located in the Town of Petaluma, on which we have fully commented elsewhere. The bank has been a decided success. One fifth of the amount appearing as its paid up capital is capitalized earnings of the bank, besides paying its shareholders an average of over ten per cent per annum on their investment since the organization of the bank.

SEMI-ANNUAL REPORT OF THE

POMONA BANK

[Incorporated September 13, 1883.]

Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.

H. A. PALMER, President.

(Office hours: 10 A. M. to 4 P. M.)

F. L. PALMER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$16,000 00	Capital paid in coin	\$21,000 00
Loans on real estate	9,240 00	Reserve fund and profit and loss	502 72
Loans on stocks, bonds, and warrants	7,100 00	Due depositors	43,089 83
Loans on personal security (including overdrafts)	54,417 48	Due banks and bankers	31,341 01
Money on hand	4,841 05	Other liabilities	21 17
Checks and other cash items	2,566 84		
Due from banks and bankers	141 59		
Furniture and fixtures	1,647 77		
Total resources	\$95,954 73	Total liabilities	\$95,954 73

DETAILS.

The amount of capital stock is \$50,000; the amount subscribed is \$50,000; the total amount actually paid in coin by stockholders for capital stock is \$21,000. The total number of shares of stock issued is 500; the amount paid up on each share of stock is \$42.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. A. Palmer	496 shares.	E. J. Mitchell	1 share.
F. L. Palmer	1 share.	C. Gaines	1 share.
E. T. Palmer	1 share.		

Total number of shares held by the Directors is 500 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles	\$9,240 00	\$25,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
71 shares capital stock of the Union National Bank of Oakland	\$7,100 00	\$7,100 00	\$8,875 00

SEMI-ANNUAL REPORT OF THE

POMONA BANK.

[Incorporated September 13, 1883.]

Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.

H. A. PALMER, President.

(Office hours: — A. M. to — P. M.)

F. L. PALMER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$16,000 00	Capital paid in coin	\$21,000 00
Loans on real estate	13,490 00	Reserve fund and profit and loss	1,620 93
Loans on personal security (including overdrafts)	37,693 42	Due depositors	65,854 29
Money on hand	8,832 32	Other liabilities	68 86
Checks and other cash items	1,179 14		
Due from banks and bankers	9,662 93		
Furniture and fixtures	1,686 27		
Total resources	\$88,544 08	Total liabilities	\$88,544 08

DETAILS.

The amount of capital stock is \$50,000; the amount subscribed is \$50,000; the total amount actually paid in coin by stockholders for capital stock is \$21,000. The total number of shares of stock issued is 500; the amount paid up on each share of stock is \$42.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. A. Palmer	496 shares.	E. T. Palmer	1 share.
F. L. Palmer	1 share.	C. Gaines	1 share.
George J. Mitchell	1 share.		

Total number of shares held by the Directors is 500 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles	\$13,165 00	\$34,450 00
San Bernardino	325 00	1,200 00
Totals	\$13,490 00	\$35,650 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Pomona Bank, doing business at Pomona, County of Los Angeles, on the thirtieth day of October, 1885, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$16,000 00	Capital paid up	\$21,000 00
Loans on real estate	8,850 00	Due depositors	35,357 64
Loans on other securities (grain, etc.)	8,420 00	Due banks and bankers	20,208 51
Loans on personal security	34,933 27	Rents, exchange, etc.	31 05
Money on hand	5,122 40	Other liabilities	79 92
Due from banks and bankers	1,565 32		
Furniture, fixtures, etc.	1,600 00		
Expenses, taxes, etc.	100 00		
Other assets	86 13		
Total resources	\$76,677 12	Total liabilities	\$76,677 12

POMONA, October 31, 1885.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. E. FARNUM,
WM. F. WHITE,
Bank Commissioners.

STATE OF CALIFORNIA, } ss.
County of Los Angeles. }

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Pomona Bank, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

GEORGE J. MITCHELL,
Acting Cashier.

Subscribed and sworn to before me, this thirty-first day of October, 1885.

WM. F. WHITE,
Bank Commissioner.

REMARKS ON LOCATION.

The Pomona Bank is located in the Town of Pomona, Los Angeles County. Pomona is, comparatively speaking, a new town, and has a most prosperous outlook, bidding fair to be the center of a first-class fruit-growing section of the great County of Los Angeles. It has now over fifteen hundred in population, and its vote was over four hundred at the last election. The bank is under first-class management, and must in the near future reward its shareholders with good dividends on the capital invested.

SEMI-ANNUAL REPORT OF THE

POMONA VALLEY BANK.

[Incorporated November 12, 1883.]

Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.

J. H. SMITH, President. (Office hours: 10 A. M. to 3 P. M.) C. SEAVER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$4,170 00	Capital paid in coin	\$12,500 00
Loans on real estate	14,142 00	Reserve fund and profit and loss	3,227 89
Loans on other securities (grain, etc.)	2,400 00	Due depositors	50,031 19
Loans on personal security (including overdrafts)	27,096 89		
Money on hand	12,587 80		
Checks and other cash items	530 65		
Due from banks and bankers	2,043 64		
Furniture and fixtures	2,021 10		
Expenses and taxes	767 00		
Total resources	\$65,759 08	Total liabilities	\$65,759 08

DETAILS.

The amount of capital stock is \$50,000; the amount subscribed is \$50,000; the total amount actually paid in coin by stockholders for capital stock is \$12,500. The total number of shares of stock issued is 500; the amount paid up on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. H. Smith	260 shares.	George Bonebrake	50 shares.
J. E. McComas	5 shares.	Thomas Coates	35 shares.
F. C. Howes	50 shares.	C. Seaver	100 shares.

Total number of shares held by the Directors is 500 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles	\$11,842 00	\$50,000 00
San Bernardino	2,300 00	8,000 00
Totals	\$14,142 00	\$58,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts (grain, honey, and wine)	\$2,400 00	\$5,500 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Pomona Valley Bank, doing business at Pomona, County of Los Angeles, on the thirty-first day of October, 1885, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$4,170 00	Capital paid up	\$12,500 00
Loans on real estate	17,542 68	Reserve fund	2,000 00
Loans on other securities (grain, etc.)	1,000 00	Due depositors	42,498 85
Loans on personal security	18,382 29	Interest collected	96 95
Money on hand	7,915 98	Rents, exchange, etc.	1 00
Due from banks and bankers	6,006 83		
Furniture, fixtures, etc.	2,021 10		
Expenses, taxes, etc.	57 92		
Total resources	\$57,096 80	Total liabilities	\$57,096 80

POMONA, October 31, 1885.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California :

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. E. FARNUM,
WM. F. WHITE,
Bank Commissioners.

STATE OF CALIFORNIA, }
County of Los Angeles. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Pomona Valley Bank, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

J. H. SMITH, President.
C. SEAVER, Cashier.

Subscribed and sworn to before me, this thirty-first day of October, 1885.

WM. F. WHITE,
Bank Commissioner.

SEMI-ANNUAL REPORT OF THE

RIVERSIDE BANKING COMPANY.

[Incorporated February 12, 1885.]

Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

ABERDEEN KEITH, President.

O. T. DYER, Manager.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$16,192 42	Capital paid in coin	\$112,000 00
Miscellaneous bonds and stocks	13,100 00	Reserve fund and profit and loss	14,663 45
Loans on real estate	67,994 16	Due depositors	128,902 40
Loans on other securities (grain, etc.)	168,169 93	Due banks and bankers	13,103 03
Money on hand	11,658 00	Other liabilities	25,000 00
Checks and other cash items	3,689 03		
Due from banks and bankers	5,331 43		
Furniture and fixtures	2,827 01		
Expenses and taxes	4,706 90		
Total resources	\$293,668 88	Total liabilities	\$293,668 88

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$118,500; the total amount actually paid in coin by stockholders for capital stock is \$112,000. The total number of shares of stock issued is 1,120; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

W. N. Dyer	400 shares.	J. A. Brenneman	100 shares.
O. T. Dyer	350 shares.	Owin Backus	70 shares.
E. C. Dyer	35 shares.	C. J. Gill	10 shares.
Aberdeen Keith	100 shares.		

Total number of shares held by the Directors is 1,065 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Bernardino	\$67,994 16	\$175,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Marble Lime Company	\$250,000 00	\$7,500 00	\$7,500 00
Riverside Fruit Company	5,000 00	5,000 00	5,000 00
Riverside Oil and Supply Company	500 00	500 00	500 00
Citrus Fair Association	100 00	100 00	100 00
Totals	\$255,600 00	\$13,100 00	\$13,100 00

SEMI-ANNUAL REPORT OF THE
RIVERSIDE BANKING COMPANY.

[Incorporated February 12, 1885.]

Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.

A. KEITH, President. (Office hours: — A. M. to — P. M.) E. C. DYER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$28,678 15	Capital paid in coin	\$150,000 00
Miscellaneous bonds and stocks	18,275 00	Reserve fund and profit and loss	13,540 53
Loans on real estate	173,969 16	Due depositors	304,395 80
Loans on personal security (including overdrafts)	203,129 94	Due banks and bankers	17,103 54
Money on hand	34,552 21	Other liabilities	9,823 33
Due from banks and bankers	30,277 66		
Furniture and fixtures	2,937 64		
Expenses and taxes	3,543 44		
Total resources	\$495,363 20	Total liabilities	\$495,363 20

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$168,500; the total amount actually paid in coin by stockholders for capital stock is \$150,500. The total number of shares of stock issued is 1,505; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

W. H. Dyer	500 shares.	O. Backus	70 shares.
O. T. Dyer	450 shares.	E. C. Dyer	20 shares.
Aberdeen Keith	100 shares.	C. J. Gill	10 shares.
J. A. Brenneman	100 shares.		

Total number of shares held by the Directors is 1,250 shares.

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
250 shares stock Marble Lime Company	\$25,000 00	\$7,500 00	\$7,500 00
50 shares stock Riverside Fruit Company	5,000 00	5,000 00	5,000 00
4 shares stock Citrus Fair Association	100 00	100 00	100 00
54 shares stock Southern Ins. Company	5,000 00	5,175 00	5,175 00
50 shares stock Riverside Oil Burning and Supply Company	500 00	500 00	500 00
Totals	\$35,600 00	\$18,275 00	\$18,275 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Riverside Banking Company, doing business at Riverside, County of San Bernardino, on the twenty-seventh day of October, 1885, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$16,005 86	Capital paid up	\$109,000 00
Invested in stocks and bonds	13,100 00	Due depositors	110,984 82
Loans on real estate	63,458 67	Due banks and bankers	1,731 14
Loans on personal security	121,386 27	Interest collected	6,127 00
Money on hand	9,685 05	Rents, exchange, etc.	592 76
Due from banks and bankers	18,721 86	Other liabilities	20,016 27
Furniture, fixtures, etc.	2,460 52		
Expenses, taxes, etc.	3,631 49		
Other assets	2 27		
Total resources	\$248,451 99	Total liabilities	\$248,451 99

RIVERSIDE, October 29, 1885.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. E. FARNUM,
WM. F. WHITE,
Bank Commissioners.

STATE OF CALIFORNIA, } ss.
County of San Bernardino.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Riverside Banking Company, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

O. T. DYER, Manager.

Subscribed and sworn to before me, this twenty-eighth day of October, 1885.

WM. F. WHITE,
Bank Commissioner.

REMARKS ON LOCATION.

Riverside Banking Company is located in the beautiful and prosperous Town of Riverside, in San Bernardino County. This location is perhaps the most famous citrus fruit growing district in Southern California. Its only drawback seems to be the high freight charges made for removing its products to market. Its population is about three thousand, and it cast a vote of about five hundred at the last election. The bank has only lately come under the supervision of this Commission. It seems well conducted in all respects, and so far, it has been a decided financial success, having paid its shareholders in dividends about fifteen per cent per annum on the capital invested.

SEMI-ANNUAL REPORT OF THE

SACRAMENTO BANK.

[Incorporated January 28, 1875.]

Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: 10 A. M. to 3 P. M.)

WM. P. COLEMAN, President.

ED. R. HAMILTON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$20,000 00	Capital paid in coin	\$200,000 00
Real estate taken for debt	35,857 56	Reserve fund and profit and loss	67,259 50
Miscellaneous bonds and stocks	100 00	Due depositors	2,007,776 62
Loans on real estate	2,076,819 61	Other liabilities	118,420 19
Money on hand	120,331 87		
Due from banks and bankers	121,919 90		
Expenses and taxes	18,427 37		
Total resources	\$2,393,456 31	Total liabilities	\$2,393,456 31

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$500,000; the total amount actually paid in coin by stockholders for capital stock is \$200,000. The total number of shares of stock issued is 5,000; the amount paid up on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows:

William P. Coleman	625 shares.	F. R. Dray	170 shares.
P. Scheld	1,168 shares.	Ed. R. Hamilton	365 shares.
F. Birdsall	52 shares.		

Total number of shares held by the Directors is 2,380 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Butte	\$15,122 84	\$20,000 00
Sacramento	15,842 37	15,000 00
Sutter	775 09	1,000 00
Solano	1,072 17	1,100 00
Fresno	3,045 09	3,500 00
Totals	\$35,857 56	\$40,600 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sacramento	\$298,170 93	\$500,000 00
Stanislaus	745,133 01	1,300,000 00
Merced	133,933 25	250,000 00
Fresno	66,557 60	120,000 00
Tulare	50,829 89	100,000 00
San Joaquin	66,415 00	120,000 00
Colusa	419,952 45	1,000,000 00
Yolo	83,610 00	150,000 00
Solano	62,656 68	120,000 00
Placer	22,884 80	40,000 00
Butte	25,255 00	50,000 00
Sutter	33,960 00	60,000 00
Yuba	12,000 00	22,000 00
Napa	1,300 00	2,500 00
Tehama	12,200 00	22,000 00
Amador	9,000 00	16,000 00
Ventura and Monterey	22,000 00	40,000 00
Calaveras	4,250 00	9,000 00
Nevada	5,511 00	10,000 00
Walla Walla, W. T.	1,200 00	2,500 00
Totals	\$2,076,819 61	\$3,934,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.
San Joaquin and Sierra Nevada Railroad bonds	\$5,000 00	\$100 00

SEMI-ANNUAL REPORT OF THE

SACRAMENTO BANK.

[Incorporated January 28, 1875.]

Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

W. P. COLEMAN, President.

ED. R. HAMILTON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$20,000 00	Capital paid in coin	\$200,000 00
Real estate taken for debt	24,559 74	Reserve fund and profit and loss	120,929 77
Miscellaneous bonds and stocks	100 00	Due depositors	1,969,733 10
Loans on real estate	2,056,711 24	Other liabilities	53,728 22
Money on hand	141,291 21		
Due from banks and bankers	84,021 46		
Expenses and taxes	17,707 44		
Total resources	\$2,344,391 09	Total liabilities	\$2,344,391 09

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$500,000; the total amount actually paid in coin by stockholders for capital stock is \$200,000. The total number of shares of stock issued is 5,000; the amount paid up on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows:

Wm. P. Coleman.....	705 shares.	F. Birdsall.....	52 shares.
P. Scheid.....	1,348 shares.	Ed. R. Hamilton.....	545 shares.
F. R. Dray.....	350 shares.		

Total number of shares held by the Directors is..... 3,000 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sacramento	\$4,520 32	\$3,500 00
Solano	1,072 17	2,000 00
Butte	15,118 52	25,000 00
Sutter	786 34	786 34
Fresno	3,062 39	3,062 39
Totals	\$24,559 74	\$34,348 73

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sacramento	\$310,989 66	\$550,000 00
Fresno	82,630 68	150,000 00
Tulare	42,801 90	80,000 00
Stanislaus	743,333 48	1,400,000 00
Merced	101,905 94	200,000 00
San Joaquin	66,450 19	115,000 00
Yolo	82,600 00	150,000 00
Solano	72,760 12	140,000 00
Placer	18,486 05	35,000 00
Butte	25,602 32	50,000 00
Sutter	33,600 00	60,000 00
Colusa	404,165 17	800,000 00
Yuba	12,000 00	23,000 00
Napa	1,300 00	2,500 00
Nevada	5,500 00	10,000 00
Tehama	12,200 00	23,000 00
Amador	10,005 00	18,000 00
Ventura	22,000 00	40,000 00
Calaveras	7,179 73	13,000 00
Washington Territory	1,200 00	2,500 00
Totals	\$2,056,711 24	\$3,862,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Railroad bonds	\$1,411 85	\$100 00	Nominal.

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Sacramento Bank, doing business at City and County of Sacramento, on the sixteenth day of January, 1886, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$20,000 00	Capital paid up	\$200,000 00
Other real estate	30,512 30	Reserve fund	13,055 96
Invested in stocks and bonds	100 00	Due depositors	1,993,828 64
Loans on real estate	2,075,258 95	Interest collected	5,963 53
Money on hand	119,944 50	Rents, exchange, etc.	90 95
Due from banks and bankers	115,451 33	Profit and loss	145,123 42
Expenses, taxes, etc.	100 90	Other liabilities	3,305 48
Total resources	\$2,361,367 98	Total liabilities	\$2,361,367 98

SACRAMENTO, January 19, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. E. FARNUM,
W. F. WHITE,
Bank Commissioners.

STATE OF CALIFORNIA,
County of Sacramento. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Sacramento Bank, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

ED. R. HAMILTON, Cashier.
WM. H. COLCLOUGH, Accountant.
F. R. DRAY, Surveyor.

Subscribed and sworn to before me, this eighteenth day of January, 1886.

WM. F. WHITE,
Bank Commissioner.

REMARKS ON LOCATION.

The Sacramento Bank is located in the City of Sacramento. It was organized as a commercial bank, but does a strictly savings bank business. One hundred thousand dollars of its present capital came from capitalized earnings of the bank. It pays over six and a half per cent per annum on its term deposits, and the same in dividends to its shareholders. Its condition indicates good management in its conduct, as well as a prosperous institution.

SEMI-ANNUAL REPORT OF THE

SALINAS CITY BANK.

[Incorporated May 10, 1873.]

Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: 10 A. M. to 4 P. M.)

J. D. CARR, President.

W. S. JOHNSON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$13,000 00	Capital paid in coin	\$300,000 00
Real estate taken for debt	64,356 67	Reserve fund and profit and loss	46,626 97
Miscellaneous bonds and stocks	1,200 00	Due depositors	262,921 19
County warrants	4,341 57	Due banks and bankers	1,826 55
Loans on real estate	186,356 72	Other liabilities	20,077 11
Loans on other securities (grain, etc.)	140,781 17		
Loans on personal security (including overdrafts)	159,059 57		
Money on hand	30,484 02		
Checks and other cash items	2,784 00		
Due from banks and bankers	18,888 38		
Furniture and fixtures	2,300 00		
Expenses and taxes	7,899 72		
Total resources	\$631,451 82	Total liabilities	\$631,451 82

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$300,000. The total number of shares of stock issued is 3,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. D. Carr	750 shares.	Wm. Vanderhurst	150 shares.
A. B. Jackson	150 shares.	J. H. McDougall	75 shares.
Thos. Rea	225 shares.		

Total number of shares held by the Directors is 1,350 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Monterey	\$64,356 67	\$67,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Monterey	\$186,356 72	\$300,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Salinas City warrants	\$10 50	\$10 50	\$10 50
Monterey County school orders	4,331 07	4,331 07	4,331 07
State warrants	1,200 00	1,200 00	1,200 00
Totals	\$5,541 57	\$5,541 57	\$5,541 57

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts (wheat, barley, oats, beans)	\$140,781 17	\$150,000 00

SEMI-ANNUAL REPORT OF THE

SALINAS CITY BANK.

[Incorporated May 10, 1873.]

Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

J. D. CARR, President.

W. S. JOHNSON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$13,000 00	Capital paid in coin	\$300,000 00
Real estate taken for debt	51,931 67	Reserve fund and profit and loss	46,728 48
County warrants	651 80	Due depositors	168,239 21
Loans on real estate	183,984 86	Other liabilities	10,722 56
Loans on other securities (grain, etc.)	10,700 44		
Loans on personal security (including overdrafts)	210,281 89		
Money on hand	23,425 73		
Checks and other cash items	2,265 90		
Due from banks and bankers	23,903 49		
Furniture and fixtures	2,300 00		
Expenses and taxes	1,744 47		
Other assets	1,500 00		
Total resources	\$525,690 25	Total liabilities	\$525,690 25

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$300,000. The total number of shares of stock issued is 3,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. D. Carr	750 shares.	William Vanderhurst	150 shares.
A. B. Jackson	150 shares.	J. H. McDougall	75 shares.
Thomas Rea	225 shares.		

Total number of shares held by the Directors is 1,350 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Monterey	\$51,931 67	\$55,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Monterey	\$181,984 86	\$300,000 00
San Luis Obispo	2,000 00	3,500 00
Totals	\$183,984 86	\$303,500 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Salinas City warrants	\$651 80	\$651 80	\$651 80

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts for wheat, flour, beans, and bags	\$10,700 44	\$12,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Salinas City Bank, doing business at Salinas, County of Monterey, on the second day of October, 1885, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$13,000 00	Capital paid up	\$300,000 00
Other real estate	64,356 67	Due depositors	229,008 20
Invested in warrants	4,401 96	Due banks and bankers	301 27
Loans on real estate	182,703 57	Interest collected	623 36
Loans on other securities (grain, etc.)	104,148 70	Rents, exchange, etc.	4,511 03
Loans on personal security	163,696 28	Profit and loss	46,626 97
Money on hand	19,866 07		
Due from banks and bankers	23,248 23		
Furniture, fixtures, etc.	2,300 00		
Expenses, taxes, etc.	3,349 35		
Total resources	\$581,070 83	Total liabilities	\$581,070 83

SALINAS, October 3, 1885.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. M. LITCHFIELD,
WM. F. WHITE,
Bank Commissioners.

STATE OF CALIFORNIA,
County of Monterey. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Salinas City Bank, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

W. S. JOHNSON, Cashier.

Subscribed and sworn to before me, this second day of October, 1885.

WM. F. WHITE,
Bank Commissioner.

REMARKS ON LOCATION.

The Salinas City Bank is located in the Town of Salinas, in Monterey County. This town has a population of about three thousand inhabitants, and cast a vote at the last election of over five hundred. It is advantageously located nearly in the center of a very extensive valley, that lies between two ranges of mountains. Wheat and all kinds of grain are produced in abundance on the valley lands. The hill lands afford extensive and good grazing, upon which stock raising is found profitable. The distance from San Francisco is about one hundred and eighteen miles. The best farming land can be purchased at about one hundred dollars per acre; the grazing land for from ten dollars to thirty per acre. The communication from San Francisco is by rail, and the freight charges are three dollars and twenty-five cents per ton. The bank has been well and carefully managed ever since its organization, and has paid its shareholders an average of eleven per cent per annum.

SEMI-ANNUAL REPORT OF THE

BANK OF SANTA CLARA COUNTY—SANTA CLARA.

[Incorporated May 31, 1875.]

Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: 9 A. M. to 4 P. M.)

JAMES P. PIERCE, President.

C. C. HAYWARD, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$17,245 75	Capital paid in coin	\$135,000 00
County warrants	2,132 90	Reserve fund and profit and loss	65,213 95
Loans on real estate	81,845 76	Due depositors	154,500 81
Loans on other securities (grain, etc.)	50,106 00	Due banks and bankers	8,780 07
Loans on personal security (including overdrafts)	193,890 47	Other liabilities	7,055 82
Money on hand	25,154 77		
Furniture and fixtures	175 00		
Total resources	\$370,550 65	Total liabilities	\$370,550 65

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$135,000. The total number of shares of stock issued is 3,000; the amount paid up on each share of stock is \$45.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. H. Dibble	138 shares.	W. B. Kingsbury	40 shares.
J. Everhard	100 shares.	H. M. Leonard	500 shares.
F. C. French	350 shares.	James P. Pierce	500 shares.
R. K. Ham	600 shares.	R. T. Pierce	15 shares.
W. D. Hudson	50 shares.	Louis Schneider	70 shares.
S. J. Jamison	25 shares.		

Total number of shares held by the Directors is 2,388 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Santa Clara	\$17,245 75	\$18,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Clara	\$81,845 76	\$125,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.	Market Value.
County warrants	\$2,132 90	\$2,132 90

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Hay and grain (insured)	\$50,106 00	\$75,000 00

SEMI-ANNUAL REPORT OF THE

BANK OF SANTA CLARA COUNTY—SANTA CLARA.

[Incorporated May 31, 1875.]

Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

JAS. P. PIERCE, President.

C. C. HAYWARD, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$17,005 75	Capital paid in coin	\$135,000 00
Loans on real estate	73,625 51	Reserve fund and profit and loss	66,269 77
Loans on other securities (grain, etc.)	38,723 52	Due depositors	142,066 25
Loans on personal security (including overdrafts)	175,281 59	Other liabilities	7,903 45
Money on hand	20,647 59		
Due from banks	25,780 51		
Furniture and fixtures	175 00		
Total resources	\$351,239 47	Total liabilities	\$351,239 47

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$135,000. The total number of shares of stock issued is 3,000; the amount paid up on each share of stock is \$45.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. H. Dibble	138 shares.	W. B. Kingsbury	40 shares.
J. Eberhard	100 shares.	H. M. Leonard	500 shares.
F. C. Frank	350 shares.	Jas. P. Pierce	500 shares.
R. K. Ham	600 shares.	R. T. Pierce	15 shares.
W. D. Hudson	50 shares.	Louis Schneider	70 shares.
S. J. Jamison	25 shares.		

Total number of shares held by the Directors is 2,388 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Santa Clara	\$17,005 75	\$18,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Clara	\$73,625 51	\$125,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Grain, collateral notes, and stocks	\$38,723 52	\$60,125 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Santa Clara County, doing business at Santa Clara, County of Santa Clara, on the twenty-fourth day of July, 1885, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$17,296 50	Capital paid up	\$135,000 00
Invested in warrants	772 85	Reserve fund	50,000 00
Loans on real estate	91,275 54	Due depositors	137,006 84
Loans on stocks and bonds	16,912 75	Due banks and bankers	9,182 92
Loans on other securities (grain, etc.)	33,200 00	Interest collected	2,160 77
Loans on personal security	172,854 74	Dividends unpaid	2,236 00
Money on hand	16,745 97	Profit and loss	15,213 95
Due from banks and bankers	1,587 98	Other liabilities	20 85
Furniture, fixtures, etc.	175 00		
Total resources	\$350,821 33	Total liabilities	\$350,821 33

SANTA CLARA, July 25, 1885.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. E. FARNUM,
WM. F. WHITE,
Bank Commissioners.

STATE OF CALIFORNIA,
County of Santa Clara. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of Santa Clara County, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

C. C. HAYWARD, Cashier.

F. C. FRANK, Member Finance Committee.

Subscribed and sworn to before me, this twenty-fifth day of July, 1885.

WM. F. WHITE,
Bank Commissioner.

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Santa Clara County, doing business at Santa Clara, County of Santa Clara, on the twenty-first day of July, 1886, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$17,005 75	Capital paid up	\$135,000 00
Invested in county warrants	308 60	Reserve fund	50,000 00
Loans on real estate	74,619 56	Due depositors	138,032 59
Loans on stocks and bonds	20,161 04	Interest collected	2,332 46
Loans on personal security	180,275 25	Dividends unpaid	2,700 00
Money on hand	18,672 52	Profit and loss	18,142 71
Due from banks and bankers	35,032 55	Other liabilities	42 51
Furniture, fixtures, etc.	175 00		
Total resources	\$346,250 27	Total liabilities	\$346,250 27

SANTA CLARA, July 22, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

WM. F. WHITE,
A. W. POTTS,
Bank Commissioners.

STATE OF CALIFORNIA,
County of Santa Clara. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of Santa Clara County, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

H. M. LEONARD, President.
C. C. HAYWARD, Cashier.

Subscribed and sworn to before me, this twenty-second day of July, 1886.

WM. F. WHITE,
Bank Commissioner.

SEMI-ANNUAL REPORT OF THE

SAN GABRIEL VALLEY BANK—PASADENA.

[Incorporated February 15, 1886.]

Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

FRANK M. WARD, President.

BYRON W. BATES, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate	\$1,900 00	Capital paid in coin	\$9,700 00
Loans on stocks, bonds, and warrants	2,250 00	Reserve fund and profit and loss	24 75
Loans on personal security (including overdrafts)	2,722 58	Due depositors	38,672 71
Money on hand	17,157 76		
Checks and other cash items	1,410 68		
Due from banks and bankers	19,927 23		
Furniture and fixtures	2,833 85		
Expenses and taxes	195 36		
Total resources	\$48,397 46	Total liabilities	\$48,397 46

DETAILS.

The amount of capital stock is \$50,000; the amount subscribed is \$50,000; the total amount actually paid in coin by stockholders for capital stock is \$9,700. The total number of shares of stock issued is 485; the amount paid up on each share of stock is \$20.

The names of the Directors, and number of shares of stock held by each, are as follows:

F. M. Ward	25 shares.	W. R. E. Ward	25 shares.
A. Tower	25 shares.	C. S. Martin	10 shares.
B. W. Bates	145 shares.	Lyman A. Craig	10 shares.
J. G. Miller	25 shares.		

Total number of shares held by the Directors is 265 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Los Angeles	\$1,900 00	\$5,300 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
10 shares Pasadena Lake Vineyard Land and Water Company	\$350 00	\$150 00	\$350 00
40 shares Pasadena Lake Vineyard Land and Water Company	1,400 00	} 1,000 00 {	} 1,400 00 {
10 shares San Gabriel Valley Bank stock	1,000 00		
75 shares San Gabriel Valley Bank stock	7,500 00		
5 shares San Gabriel Valley Bank stock	500 00		
Totals	\$10,750 00	\$2,250 00	\$3,550 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Personal notes secured by other notes	\$2,710 00	\$4,885 00

SEMI-ANNUAL REPORT OF THE

BANK OF SANTA CRUZ COUNTY—SANTA CRUZ.

[Incorporated August 10, 1875.]

Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: 10 A. M. to 4 P. M.)

HENRY SKINNER, President.

E. J. COX, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$6,000 00	Capital paid in coin	\$80,000 00
Real estate taken for debt	34,770 00	Reserve fund and profit and loss	17,103 15
Miscellaneous bonds and stocks	69,800 00	Due depositors	108,937 56
County warrants	3,831 50	Due banks and bankers	42,017 27
Loans on real estate	51,963 00	Other liabilities	331 40
Loans on stocks, bonds, and warrants	700 00		
Loans on other securities (grain, etc.)	350 00		
Loans on personal security (including overdrafts)	56,326 54		
Money on hand	15,211 40		
Due from banks and bankers	8,436 94		
Furniture and fixtures	1,000 00		
Total resources	\$248,389 38	Total liabilities	\$248,389 38

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$80,000. The total number of shares of stock issued is 2,000; the amount paid up on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows:

William Effey	62 shares.	F. H. Runge	75 shares.
P. B. Fagen	140 shares.	F. Hageman	80 shares.
H. Skinner	248 shares.	H. Willey	110 shares.
A. P. Swanton	48 shares.		
Total number of shares held by the Directors is	763 shares.		

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco	\$1,020 00	\$1,700 00
Monterey	700 00	700 00
Santa Cruz	33,050 00	33,050 00
Totals	\$34,770 00	\$35,450 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Cruz	\$51,963 00	\$100,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Santa Cruz Bank of Savings and Loan	\$500 00	\$500 00	\$500 00
Brown Valley School bonds	300 00	300 00	300 00
Santa Cruz School District bonds	18,000 00	18,000 00	18,000 00
Santa Cruz Water Company bonds	50,000 00	51,000 00	51,000 00
Santa Cruz county warrants	3,831 50	3,831 50	3,831 50
Totals	\$72,631 50	\$73,631 50	\$73,631 50

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
The Bank of Santa Cruz County	\$1,600 00	\$700 00	\$1,640 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts	\$350 00	\$500 00

SEMI-ANNUAL REPORT OF THE

BANK OF SANTA CRUZ COUNTY—SANTA CRUZ.

[Incorporated August 10, 1875.]

Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

HENRY SKINNER, President.

E. J. COX, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$6,000 00	Capital paid in coin	\$80,000 00
Real estate taken for debt	25,770 00	Reserve fund and profit and loss	17,318 55
Miscellaneous bonds and stocks	30,800 00	Due depositors	141,924 48
County warrants	450 00	Due banks and bankers	9,391 43
Loans on real estate	57,577 54		
Loans on personal security (including overdrafts)	74,232 95		
Money on hand	25,288 89		
Checks and other cash items	304 70		
Due from banks and bankers	27,210 38		
Furniture and fixtures	1,000 00		
Total resources	\$248,634 46	Total liabilities	\$248,634 46

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$80,000. The total number of shares of stock issued is 2,000; the amount paid up on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows:

Henry Skinner.....	263 shares.	F. H. Runge.....	75 shares.
P. B. Fagen.....	154 shares.	E. J. Cox.....	36 shares.
F. Hageman.....	80 shares.	Wm. Effey.....	10 shares.
Henry Willey.....	110 shares.		

Total number of shares held by the Directors is..... 728 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco.....	\$1,020 00	\$1,700 00
Monterey.....	700 00	700 00
Santa Cruz.....	24,050 00	27,050 00
Totals.....	\$25,770 00	\$29,450 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Cruz.....	\$57,577 54	\$115,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Bank stock.....	\$500 00	\$500 00	\$500 00
Brown Valley School bonds.....	300 00	300 00	300 00
Santa Cruz Water Company bonds.....	30,000 00	30,000 00	30,000 00
County warrants.....	450 00	450 00	450 00
Totals.....	\$31,250 00	\$31,250 00	\$31,250 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Santa Cruz County, doing business at Santa Cruz, County of Santa Cruz, on the fifteenth day of July, 1885, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$6,000 00	Capital paid up.....	\$80,000 00
Other real estate.....	34,770 00	Reserve fund.....	10,000 00
Invested in stocks and bonds.....	1,268 00	Due depositors.....	159,204 16
Loans on real estate.....	62,573 34	Due banks and bankers.....	742 92
Loans on other securities (grain, etc.).....	1,050 00	Interest collected.....	155 65
Loans on personal security.....	60,319 78	Rents, exchange, etc.....	106 40
Money on hand.....	51,778 41	Profit and loss.....	6,431 84
Due from banks and bankers.....	30,081 44	Other liabilities.....	200 00
Furniture, fixtures, etc.....	1,000 00		
Total resources.....	\$256,840 97	Total liabilities.....	\$256,840 97

SANTA CRUZ, July 16, 1885.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. E. FARNUM,
J. M. LITCHFIELD,
Bank Commissioners.

STATE OF CALIFORNIA,
County of Santa Cruz. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of Santa Cruz County, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

E. J. COX, Cashier.

Subscribed and sworn to before me, this fifteenth day of July, 1885.

J. M. LITCHFIELD,
Bank Commissioner.

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Santa Cruz County, doing business at Santa Cruz, County of Santa Cruz, on the fifth day of May, 1886, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$6,000 00	Capital paid up.....	\$80,000 00
Other real estate.....	25,770 00	Reserve fund.....	11,000 00
Invested in stocks and bonds.....	31,250 00	Due depositors.....	126,615 79
Loans on real estate.....	48,380 00	Due banks and bankers.....	6,369 98
Loans on personal security.....	86,782 71	Interest collected.....	1,747 20
Money on hand.....	11,898 66	Rents, exchange, etc.....	722 50
Due from banks and bankers.....	14,550 40	Profit and loss.....	103 15
Furniture, fixtures, etc.....	1,000 00	Other liabilities.....	300 00
Expenses, taxes, etc.....	1,226 85		
Total resources.....	\$226,858 62	Total liabilities.....	\$226,858 62

SANTA CRUZ, May 6, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. E. FARNUM,
WM. F. WHITE,
Bank Commissioners.

STATE OF CALIFORNIA,
County of Santa Cruz. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of Santa Cruz County, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

HENRY SKINNER, President.
E. J. COX, Cashier.

Subscribed and sworn to before me, this fifth day of May, 1886.

WM. F. WHITE,
Bank Commissioner.

REMARKS ON LOCATION.

The Bank of Santa Cruz County and the Santa Cruz Bank of Savings and Loan are both under the management of one set of officers, and located in the Town of Santa Cruz. Santa Cruz is truly a charming town, beautifully located on the seacoast. As a watering place, it is the most popular resort in California. It has a population of six thousand. It is famous for its flower gardens, and for the taste displayed in the surroundings of its simple though beautiful private homes. It owes its prosperity chiefly to its productions of powder, lime, leather, and redwood lumber, and not a little also to its immense concourse of Summer visitors, which would be much increased by low fares to San Francisco. The banks have met with severe drawbacks in the past, but are paying reasonably good dividends to their stockholders, and seem to promise satisfactory results for the future.

SEMI-ANNUAL REPORT OF THE

SAN JOAQUIN VALLEY BANK—STOCKTON.

[Incorporated March 14, 1888.]

Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.

C. I. LEACH, President. (Office hours: 9 A. M. to 3 P. M.) F. J. HUGGINS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$19,754 68	Capital paid in coin	\$158,580 00
County warrants	2,313 14	Reserve fund and profit and loss	52,903 69
Loans on real estate	195,395 69	Due depositors	116,397 23
Loans on stocks, bonds, and warrants	6,190 15	Due banks and bankers	22,855 11
Loans on personal security (including overdrafts)	88,084 55	Other liabilities	907 20
Money on hand	24,912 75		
Due from banks and bankers	4,003 76		
Furniture and fixtures	1,500 00		
Interest accrued	8,747 71		
Other assets	740 80		
Total resources	\$351,643 23	Total liabilities	\$351,643 23

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$264,300; the total amount actually paid in coin by stockholders for capital stock is \$158,580. The total number of shares of stock issued is 2,643; the amount paid up on each share of stock is \$60.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. A. Crow	186 shares.	W. B. Johnson	50 shares.
J. C. White	109 shares.	J. J. Stevenson	50 shares.
G. B. Claiborne	35 shares.	C. I. Leach	100 shares.
R. C. Sargent	50 shares.	W. L. Dudley	62 shares.
C. Swain	70 shares.		

Total number of shares held by the Directors is 712 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Joaquin	\$19,754 68	\$21,650 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Joaquin	\$146,939 63	\$270,000 00
Modoc and Lassen	28,444 68	
Stanislaus	20,011 38	
Totals	\$195,395 69	\$270,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.	Market Value.
County warrants	\$2,313 14	\$2,773 84

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
315 shares San Joaquin Valley Bank	\$18,900 00	\$4,990 15	\$22,995 00
Merced County warrants	1,513 14		
Fresno County warrants	732 29		
Tulare County warrants	339 92		
Tehama County warrants	104 89		
Yuba County warrants	83 60	2,313 14	2,773 84
San Joaquin and Sierra Nevada Railroad Company, two bonds	2,000 00		
Totals	\$23,673 84	\$8,503 29	\$27,768 84

SEMI-ANNUAL REPORT OF THE

SAN JOAQUIN VALLEY BANK—STOCKTON.

[Incorporated March 14, 1886.]

Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.

C. I. LEACH, President.

(Office hours: — A. M. to — P. M.)

F. J. HUGGINS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$19,754 68	Capital paid in coin	\$158,580 00
Loans on real estate	190,456 63	Reserve fund and profit and loss	48,288 31
Loans on stocks, bonds, and warrants	10,389 30	Due depositors	88,965 67
Loans on personal security (including overdrafts)	64,741 20	Due banks and bankers	30,830 76
Money on hand	27,811 81	Other liabilities	321 00
Due from banks and bankers	1,481 87		
Furniture and fixtures	1,500 00		
Interest accrued	10,109 45		
Other assets	740 80		
Total resources	\$326,985 74	Total liabilities	\$326,985 74

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$264,300; the total amount actually paid in coin by stockholders for capital stock is \$158,580. The total number of shares of stock issued is 2,643; the amount paid up on each share of stock is \$60.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. A. Crow	186 shares.	W. B. Johnson	50 shares.
J. C. White	109 shares.	J. J. Stevenson	50 shares.
G. B. Claiborne	35 shares.	C. I. Leach	100 shares.
R. C. Sargent	50 shares.	W. L. Dudley	62 shares.
C. Swain	70 shares.		
Total number of shares held by the Directors is			712 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Joaquin	\$19,754 68	\$21,650 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Joaquin	\$141,223 42	\$270,000 00
Stanislaus	21,353 93	
Modoc and Lassen	27,879 28	
Totals	\$190,456 63	\$270,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
125 shares San Joaquin Valley Bank	\$7,500 00	\$4,236 35	\$9,375 00
55 shares Stockton Savings Bank	3,300 00		
8 shares Stockton Savings and Loan Society	800 00		
2 shares Home Mutual Insurance Company	200 00		
2 bonds San Joaquin and Sierra Nevada Railroad	2,000 00	1,200 00	2,000 00
Totals	\$13,800 00	\$10,389 30	\$17,280 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the San Joaquin Valley Bank, doing business at Stockton, County of San Joaquin, on the fifteenth day of January, 1886, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$19,754 68	Capital paid up	\$158,580 00
Loans on real estate	171,476 75	Reserve fund	25,000 00
Loans on personal security	111,422 52	Due depositors	125,702 14
Money on hand	24,598 93	Due banks and bankers	9,440 79
Due from banks and bankers	2,777 12	Interest collected	188 72
Furniture, fixtures, etc.	1,500 00	Rents, exchange, etc.	6 77
Other assets	740 80	Dividends unpaid	2,921 70
		Profit and loss	10,430 68
Total resources	\$332,270 80	Total liabilities	\$332,270 80

Stockton, January 16, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. E. FARNUM,
WM. F. WHITE,
Bank Commissioners.

STATE OF CALIFORNIA
County of San Joaquin. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the San Joaquin Valley Bank, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

GILBERT B. CLAIBORNE, President.
F. J. HUGGINS, Cashier.

Subscribed and sworn to before me, this fifteenth day of January, 1886.

WM. F. WHITE,
Bank Commissioner.

SEMI-ANNUAL REPORT OF THE

BANK OF SAN JOSÉ.

[Incorporated January 31, 1886.]

Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: 10 A. M. to 3 P. M.)

T. ELLARD BEANS, President.

C. T. PARK, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$120,000 00	Capital paid in coin	\$200,000 00
Real estate taken for debt	8,001 30	Reserve fund and profit and loss	131,137 94
United States bonds	3,034 35	Due depositors	514,828 99
Miscellaneous bonds and stocks	118,345 00	Due banks and bankers	7,587 06
County and State warrants	47,460 51	Other liabilities	482 50
Loans on real estate	186,361 89		
Loans on stocks, bonds, and warrants	43,500 00		
Loans on other securities (grain, etc.)	7,491 20		
Loans on personal security (including overdrafts)	135,597 21		
Money on hand	65,691 20		
Due from banks and bankers	111,903 14		
Furniture and fixtures	3,000 00		
Interest accrued	3,650 69		
Total resources	\$854,036 49	Total liabilities	\$854,036 49

DETAILS.

The amount of capital stock is \$250,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$200,000. The total number of shares of stock issued is 400; the amount paid up on each share of stock is \$500.

The names of the Directors, and number of shares of stock held by each, are as follows:

T. E. Beans 200 shares. | J. T. Colahan 5 shares.
William K. Beans 10 shares.
Total number of shares held by the Directors is 215 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Santa Clara	\$8,001 30	\$12,366 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Clara	\$186,361 89	\$439,649 60

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Northern Pacific R. R. general first mortgage bonds	\$50,000 00	\$50,000 00	\$55,500 00
Santa Clara County 6's bonds	50,000 00	51,500 00	51,500 00
Santa Clara County warrants	15,638 36	15,638 36	15,638 36
United States 4 per cent bonds	2,500 00	3,034 35	3,034 35
State Controller's warrants	31,822 15	31,822 15	31,822 15
San José Woolen Mill stock	10,400 00	6,000 00	6,500 00
San José Brush Electric Light stock	400 00	300 00	300 00
Spring Valley Water Company	11,100 00	10,545 00	10,545 00
Totals	\$171,860 51	\$168,839 86	\$174,839 86

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
United States 4 per cent bonds	\$20,000 00	\$15,000 00	\$24,500 00
Bank stocks	51,700 00	17,600 00	31,375 00
Miscellaneous stocks	17,950 00	10,900 00	16,000 00
Totals	\$89,650 00	\$43,500 00	\$71,875 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts (grain and merchandise)	\$7,491 20	\$16,300 00

SEMI-ANNUAL REPORT OF THE

BANK OF SAN JOSÉ.

[Incorporated January 31, 1868.]

Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

T. ELLARD BEANS, President.

C. T. PARK, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$120,000 00	Capital paid in coin	\$200,000 00
Real estate taken for debt	8,001 30	Reserve fund and profit and loss	129,047 27
United States bonds	1,230 00	Due depositors	450,582 07
Miscellaneous bonds and stocks	131,945 00	Due banks and bankers	3,226 29
County and State warrants	8,079 23	Other liabilities	1,510 00
Loans on real estate	206,500 00		
Loans on stocks, bonds, and warrants	36,584 08		
Loans on other securities (grain, etc.)	10,000 00		
Loans on personal security (including overdrafts)	143,729 20		
Money on hand	66,061 15		
Checks and other cash items	9 75		
Due from banks and bankers	42,156 46		
Furniture and fixtures	3,000 00		
Interest accrued	7,069 46		
Total resources	\$784,365 63	Total liabilities	\$784,365 63

DETAILS.

The amount of capital stock is \$250,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$200,000. The total number of shares of stock issued is 400; the amount paid up on each share of stock is \$500.

The names of the Directors, and number of shares of stock held by each, are as follows:

T. E. Beans	200 shares.	J. T. Colahan	5 shares.
W. K. Beans	10 shares.		

Total number of shares held by the Directors is

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Santa Clara	\$8,001 30	\$12,366 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Clara	\$206,500 00	\$444,550 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
North Pacific Railroad general first mortgage bonds	\$50,000 00	\$50,000 00	\$57,500 00
Santa Clara County bonds	47,000 00	48,500 00	49,820 00
Nevada County bonds	8,600 00	8,600 00	8,600 00
Los Gatos School District (Santa Clara County) bonds	8,000 00	8,000 00	8,000 00
United States 4 per cent regular bonds	1,000 00	1,230 00	1,250 00
San José Woolen Mill stock bonds	10,000 00	6,000 00	6,500 00
Spring Valley Water stock	11,100 00	10,545 00	10,545 00
San José Brush Electric Light stock	400 00	300 00	300 00
Santa Clara County warrants	444 07	444 07	444 07
State Controller's warrants	7,635 16	7,635 16	7,635 16
Totals	\$144,179 23	\$141,254 23	\$150,594 23

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
United States 4 per cent bonds	\$20,000 00	\$10,404 08	\$25,000 00
Bank stocks	42,500 00	12,200 00	23,750 00
Miscellaneous local stocks	22,650 00	13,980 00	20,200 00
Totals	\$85,150 00	\$36,584 08	\$68,950 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts for merchandise	\$10,000 00	\$13,440 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of San José, doing business at San José, County of Santa Clara, on the twenty-third day of July, 1885, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$120,000 00	Capital paid up	\$205,625 00
Other real estate	9,501 30	Reserve fund	100,000 00
Invested in stocks, bonds, and warrants	152,952 67	Due depositors	530,006 54
Loans on real estate	197,403 60	Due banks and bankers	230 75
Loans on stocks and bonds	51,932 00	Interest collected	994 22
Loans on other securities (grain, etc.)	11,860 00	Rents, exchange, etc.	701 16
Loans on personal security	113,168 18	Dividends unpaid	310 63
Money on hand	97,536 25	Profit and loss	21,009 13
Due from banks and bankers	102,227 28	Other liabilities	736 85
Furniture, fixtures, etc.	3,000 00		
Total resources	\$859,614 28	Total liabilities	\$859,614 28.

SAN JOSÉ, July 24, 1885.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. E. FARNUM,
WM. F. WHITE,
Bank Commissioners.

STATE OF CALIFORNIA,
County of Santa Clara. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of San José, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

C. T. PARK, Cashier.

Subscribed and sworn to before me, this twenty-fourth day of July, 1885.

WM. F. WHITE,
Bank Commissioner.

SEMI-ANNUAL REPORT OF THE
BANK OF SAN LUIS OBISPO.

[Incorporated August 20, 1873.]

Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: 9 A. M. to 4 P. M.)

J. P. ANDREWS, President.

W. E. STEWART, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$17,500 00	Capital paid in coin	\$100,000 00
Real estate taken for debt	48,388 93	Reserve fund and profit and loss	111,666 59
Miscellaneous bonds and stocks	2,500 00	Due depositors	233,815 88
County warrants	3,922 08	Due banks and bankers	61,322 31
Loans on real estate	136,655 00		
Loans on personal security, (including overdrafts)	245,116 62		
Money on hand	48,848 71		
Due from banks and bankers	2,029 44		
Expenses and taxes	943 98		
Other assets	900 00		
Total resources	\$506,804 76	Total liabilities	\$506,804 76

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. P. Andrews	270 shares.	G. Steele	12½ shares.
D. W. James	32½ shares.	W. E. Stewart	10 shares.
P. W. Murphy	50 shares.		
Total number of shares held by the Directors is		375 shares.	

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Luis Obispo	\$48,388 93	\$54,890 93

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Luis Obispo	\$135,155 00	\$135,155 00
Monterey	1,500 00	1,500 00
Totals	\$136,655 00	\$136,655 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
San Luis water stock	\$2,500 00	\$2,500 00	\$3,442 50
County warrants	3,922 08	3,922 08	3,922 08
Totals	\$6,422 08	\$6,422 08	\$7,364 58

SEMI-ANNUAL REPORT OF THE
BANK OF SAN LUIS OBISPO.

[Incorporated August 20, 1873.]

Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

J. P. ANDREWS, President.

W. E. STEWART, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$15,000 00	Capital paid in coin	\$100,000 00
Real estate taken for debt	48,070 93	Reserve fund and profit and loss	122,264 78
Miscellaneous bonds and stocks	2,500 00	Due depositors	267,745 21
County warrants	173 15		
Loans on real estate	104,409 00		
Loans on personal security (including overdrafts)	246,797 44		
Money on hand	44,244 44		
Due from banks and bankers	24,580 78		
Furniture and fixtures	2,500 00		
Expenses and taxes	584 25		
Other assets	1,150 00		
Total resources	\$490,009 99	Total liabilities	\$490,009 99

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. P. Andrews	270 shares.	Geo. Steele	12½ shares.
D. W. James	32½ shares.	W. E. Stewart	10 shares.
P. W. Murphy	50 shares.		
Total number of shares held by the Directors is		375 shares.	

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Luis Obispo	\$48,070 93	\$48,070 93

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Luis Obispo	\$102,909 00	\$102,909 00
Monterey	1,500 00	1,500 00
Totals	\$104,409 00	\$104,409 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
San Luis water stock	\$3,442 50	\$2,500 00	\$2,500 00
County warrants	173 15	173 15	173 15
Totals	\$3,615 65	\$2,673 15	\$2,673 15

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of San Luis Obispo, doing business at San Luis Obispo, County of San Luis Obispo, on the third day of August, 1886, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$17,000 00	Capital paid up	\$100,000 00
Other real estate	44,746 10	Reserve fund	100,000 00
Invested in stocks and bonds	2,781 25	Due depositors	272,282 46
Loans on real estate	124,502 79	Interest collected	176 38
Loans on personal security	236,853 32	Rents, exchange, etc.	22 65
Money on hand	42,245 49	Profit and loss	21,680 68
Due from banks and bankers	24,912 37		
Expenses, taxes, etc. ....	.20 85		
Other assets	1,100 00		
Total resources	\$494,162 17	Total liabilities	\$494,162 17

SAN LUIS OBISPO, August 4, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

WM. F. WHITE,
W. W. MORELAND,
Bank Commissioners.

STATE OF CALIFORNIA, } ss.
County of San Luis Obispo.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of San Luis Obispo, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

J. P. ANDREWS, President.
W. E. STEWART, Cashier.

Subscribed and sworn to before me, this fourth day of August, 1886.

McD. B. VENABLE,
Notary Public.

REMARKS ON LOCATION.

The Bank of San Luis Obispo is located in the Town of San Luis Obispo, in San Luis Obispo County. This town is a thriving business center of a fine farming district. It is famous for its dairy products, and also produces fine crops of beans, corn, barley, and wheat. Its communication with market is by sea to San Francisco. The charge for freight is three dollars per ton. The town has a population of about four thousand, and cast a vote at the last election of about nine hundred. The bank is carefully and well managed, and pays its shareholders about eight per cent per annum in dividends, besides judiciously keeping up its large reserve.

SEMI-ANNUAL REPORT OF THE

SANTA ROSA BANK.

[Incorporated August 20, 1870.]

Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: 10 A. M. to 4 P. M.)

WM. E. McCONNELL, President.

L. W. BURRIS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$11,209 15	Capital paid in coin	\$300,000 00
Real estate taken for debt	35,801 95	Reserve fund and profit and loss	87,167 12
County warrants	7,814 80	Due depositors	339,437 17
Loans on real estate	221,307 89	Due banks and bankers	5,167 08
Loans on other securities (grain, etc.)	112,400 00	Other liabilities	7,114 75
Loans on personal security (including overdrafts)	263,396 53		
Money on hand	32,511 65		
Checks and other cash items	37 74		
Due from banks and bankers	21,040 78		
Interest accrued	19,411 26		
Taxes	1,826 64		
Other assets	12,127 73		
Total resources	\$738,886 12	Total liabilities	\$738,886 12

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$300,000. The total number of shares of stock issued is 3,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

T. Hopper	510 shares.	J. H. Laughlin	150 shares.
D. Burris	350 shares.	J. S. Taylor	100 shares.
J. A. Paxton	295 shares.	J. P. Maddux	120 shares.
W. E. McConnell	20 shares.		

Total number of shares held by the Directors is 1,545 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated in.	Cost on Books.	Market Value.
Sonoma	\$35,801 95	\$53,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma	\$139,642 08	\$442,615 00
Mendocino	46,165 81	
Humboldt	23,000 00	
Placer	12,500 00	
Totals	\$221,307 89	\$442,615 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.	Market Value.
County warrants	\$7,814 80	\$7,814 80

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
500,000 gallons wine and brandy in store and bond	\$112,400 00	\$175,000 00

SEMI-ANNUAL REPORT OF THE

SANTA ROSA BANK.

[Incorporated August 20, 1870.]

Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

W. E. McCONNELL, President.

L. W. BURRIS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$11,209 15	Capital paid in coin	\$300,000 00
Real estate taken for debt	35,801 95	Reserve fund and profit and loss	85,488 53
Loans on real estate	190,161 58	Due depositors	378,872 12
Loans on other securities (grain, etc.)	135,000 00	Due banks and bankers	9,890 79
Loans on personal security (including overdrafts)	263,242 92	Other liabilities	456 00
Money on hand	93,324 03		
Due from banks and bankers	13,341 96		
Interest accrued	10,290 00		
Expenses and taxes	10,068 82		
Other assets	12,267 03		
Total resources	\$774,707 44	Total liabilities	\$774,707 44

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$300,000. The total number of shares of stock issued is 3,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

W. E. McConnell	20 shares.	Jno. E. Paxton	295 shares.
D. Burris	350 shares.	Jno. S. Taylor	100 shares.
Jas. H. Laughlin	150 shares.	Jno. P. Maddox	120 shares.
Thos. Hopper	518 shares.		
Total number of shares held by the Directors is			1,551 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sonoma	\$35,801 95	\$45,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Humboldt	\$20,000 00	\$50,000 00
Placer	12,500 00	18,000 00
Mendocino	28,373 00	100,000 00
Sonoma	129,288 58	250,000 00
Totals	\$190,161 58	\$418,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Wine and brandy in bond	\$135,000 00	\$180,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Santa Rosa Bank, doing business at Santa Rosa, County of Sonoma, on the thirteenth day of May, 1886, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$11,209 15	Capital paid up	\$300,000 00
Other real estate	35,801 95	Reserve fund	50,000 00
Loans on real estate	213,579 29	Due depositors	269,996 63
Loans on personal security	385,561 70	Due banks and bankers	56,632 62
Money on hand	29,588 58	Interest collected	7,118 18
Due from banks and bankers	5,427 28	Rents, exchange, etc.	738 46
Expenses, taxes, etc.	9,557 57	Dividends unpaid	520 00
Other assets	9,000 00	Profit and loss	14,719 63
Total resources	\$699,725 52	Total liabilities	\$699,725 52

SANTA ROSA, May 14, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. M. LITCHFIELD,
WM. F. WHITE,
Bank Commissioners.

STATE OF CALIFORNIA,
County of Sonoma. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Santa Rosa Bank, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

WM. E. McCONNELL, President.
L. W. BURRIS, Cashier.

Subscribed and sworn to before me, this thirteenth day of May, 1886.

WM. F. WHITE,
Bank Commissioner.

REMARKS ON LOCATION.

The Santa Rosa Bank is located in the Town of Santa Rosa, on which we have elsewhere commented. The bank is carefully managed, and has paid its shareholders an average dividend each year of over ten per cent on the capital invested.

SEMI-ANNUAL REPORT OF THE
SAVINGS BANK OF SANTA ROSA.

[Incorporated March 10, 1873.]

Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: 10 A. M. to 4 P. M.)

A. P. OVERTON, President.

G. P. NOONAN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$10,629 25	Capital paid in coin	\$165,300 00
County warrants	18,808 73	Reserve fund and profit and loss	47,017 73
Loans on real estate	228,905 17	Due depositors	249,765 46
Loans on stocks, bonds, and warrants	26,411 60	Due banks and bankers	15,435 72
Loans on personal security (including overdrafts)	116,387 29	Other liabilities	14,283 31
Money on hand	81,324 47		
Due from banks and bankers	6,821 61		
Furniture and fixtures	2,500 00		
Other assets	14 10		
Total resources	\$491,802 22	Total liabilities	\$491,802 22

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$165,300; the total amount actually paid in coin by stockholders for capital stock is \$165,300. The total number of shares of stock issued is 1,668; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

A. P. Overton	115 shares.	John Walker	10 shares.
W. S. M. Wright	88 shares.	Julius Ort	11 shares.
M. Doyle	100 shares.	J. M. Laughlin	60 shares.
D. Brown	75 shares.		
Total number of shares held by the Directors is			459 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma	\$228,905 17	\$400,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Sonoma County warrants	\$18,808 73	\$18,808 73	\$18,808 73

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Bank stock	\$60,000 00	\$26,411 60	\$78,000 00

SEMI-ANNUAL REPORT OF THE
SAVINGS BANK OF SANTA ROSA.

[Incorporated March 10, 1873.]

Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

A. P. OVERTON, President.

GEO. P. NOONAN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$10,629 25	Capital paid in coin	\$166,800 00
County warrants	326 40	Reserve fund and profit and loss	44,156 63
Loans on real estate	244,771 06	Due depositors	307,345 69
Loans on personal security (including overdrafts)	145,774 52	Due banks and bankers	2,859 80
Money on hand	113,973 89	Other liabilities	701 00
Due from banks and bankers	3,873 90		
Furniture and fixtures	2,500 00		
Other assets	14 10		
Total resources	\$521,863 12	Total liabilities	\$521,863 12

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$166,800; the total amount actually paid in coin by stockholders for capital stock is \$166,800. The total number of shares of stock issued is 1,668; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

A. P. Overton	115 shares.	John Walker	10 shares.
W. S. M. Wright	88 shares.	J. M. Laughlin	60 shares.
M. Doyle	100 shares.	Julius Ort	11 shares.
D. Brown	75 shares.		
Total number of shares held by the Directors is			459 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma	\$244,771 06	\$450,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Sonoma County school warrants	\$326 40	\$326 40	\$326 40

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Savings Bank of Santa Rosa, doing business at Santa Rosa, County of Sonoma, on the twelfth day of May, 1886, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$10,629 25	Capital paid up	\$166,700 00
Loans on real estate	218,599 15	Reserve fund	5,010 00
Loans on personal security	158,885 15	Due depositors	201,759 08
Money on hand	42,842 68	Due banks and bankers	21,639 75
Furniture, fixtures, etc.	2,500 00	Interest collected	168 32
Expenses, taxes, etc.	46 20	Rents, exchange, etc.	312 00
		Dividends unpaid	417 00
		Profit and loss	37,496 28
Total resources	\$433,502 43	Total liabilities	\$433,502 43

SANTA ROSA, May 13, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. M. LITCHFIELD,
WM. F. WHITE,
Bank Commissioners.

STATE OF CALIFORNIA, } ss.
County of Sonoma. }

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Savings Bank of Santa Rosa, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

A. P. OVERTON, President.
GEO. P. NOONAN, Cashier.

Subscribed and sworn to before me, this thirteenth day of May, 1886.

WM. F. WHITE,
Bank Commissioner.

REMARKS ON LOCATION.

The Savings Bank of Santa Rosa is located in the Town of Santa Rosa, the county seat of Sonoma County. Santa Rosa is a fine, flourishing town of about seven thousand inhabitants, and cast a vote of fifteen hundred at the last election. The communication with San Francisco is by rail, and the freight charges are very high for the distance. The land in this neighborhood is famous for small grain, grapes, and fruit. It is held at from one hundred to two hundred dollars per acre. The bank is not a savings, but a commercial bank, and has been financially successful; one fifth of its capital is capitalized earnings of the bank, and it has besides paid to its stockholders an average dividend of nine per cent on the investment.

SEMI-ANNUAL REPORT OF THE
BANK OF SHASTA COUNTY—REDDING.

[Incorporated February 25, 1884.]

Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: 9 A. M. to 4 P. M.)

C. C. BUSH, President.

FRED. GROTEFEND, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$1,100 00	Capital paid in coin	\$31,100 00
Miscellaneous bonds and stocks	9,450 00	Reserve fund and profit and loss	1,000 10
County warrants	7,018 13	Due depositors	53,087 74
Loans on real estate	32,550 00	Due banks and bankers	14,683 61
Loans on other securities (grain, etc.)	24,310 80		
Loans on personal security (including overdrafts)	9,259 58		
Money on hand	14,182 94		
Furniture and fixtures	2,000 00		
Total resources	\$99,871 45	Total liabilities	\$99,871 45

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$67,600; the total amount actually paid in coin by stockholders for capital stock is \$31,100. The total number of shares of stock issued is 311; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

C. C. Bush	160 shares.	H. F. Johnson	35 shares.
J. McCornick	35 shares.	R. G. Dunn	10 shares.
E. A. Reid	35 shares.	F. Grotefend	36 shares.

Total number of shares held by the Directors is 311 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Shasta	\$1,100 00	\$1,400 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Shasta	\$29,450 00	\$76,000 00
Lassen	2,500 00	16,000 00
Modoc	600 00	5,000 00
Totals	\$32,550 00	\$97,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Emery School bonds, Alameda Connty.....	\$7,700 00	\$7,700 00	\$7,931 00
Shasta County school bonds.....	250 00	250 00	264 29
Shasta County warrants.....	7,018 13	7,018 13	7,191 39
Shasta County bonds.....	1,500 00	1,500 00	1,500 00
Totals.....	\$16,468 13	\$16,468 13	\$16,886 68

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Sawmill complete, 700,000 ft. lumber, and outstanding accts..	} \$24,310 80	\$29,845 00
Shasta County warrants.....		

SEMI-ANNUAL REPORT OF THE

BANK OF SHASTA COUNTY.

[Incorporated February 25, 1884.]

Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

C. C. BUSH, President.

FRED. GROTEFEND, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$1,100 00	Capital paid in coin	\$31,100 00
Miscellaneous bonds and stocks	250 00	Reserve fund and profit and loss	1,073 39
Connty warrants	1,254 05	Due depositors	51,062 03
Loans on real estate	31,370 00	Due banks and bankers	9,149 27
Loans on stocks, bonds, and warrants	400 00	Other liabilities	3,075 87
Loans on other securities (grain, etc.)	19,970 84		
Loans on personal security (including overdrafts)	27,102 77		
Money on hand	11,071 28		
Furniture and fixtures	2,017 00		
Expenses and taxes	881 93		
Other assets	42 69		
Total resources.....	\$95,460 56	Total liabilities.....	\$95,460 56

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$67,600; the total amount actually paid in coin by stockholders for capital stock is \$31,100. The total number of shares of stock issued is 311; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

C. C. Bush	160 shares.	H. F. Johnson	35 shares.
James McCormick	35 shares.	R. G. Dunn	10 shares.
E. A. Reid	35 shares.	Fred. Grotefend.....	36 shares.

Total number of shares held by the Directors is 311 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Shasta.....	\$1,100 00	\$1,400 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Shasta	\$26,770 00	\$73,000 00
Modoc	1,100 00	2,500 00
Lassen	3,500 00	20,000-00
Totals.....	\$31,370 00	\$95,500 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Shasta County warrants and school bonds	\$1,504 05	\$1,504 05	\$1,565 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.
Redding gas stocks and county warrants	\$900 00	\$400 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Steam sawmill, with necessary machinery, 19 acres land, 150,000 feet lumber, and \$3,500 solvent accounts for lumber sold	\$19,970 84	\$19,970 84

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Shasta County, doing business at Redding, County of Shasta, on the eighth day of July, 1885, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$1,100 00	Capital paid up	\$13,200 00
Invested in stocks, bonds, and warrants	12,450 03	Due depositors	44,111 74
Loans on real estate	21,838 00	Due banks and bankers	15,116 98
Loans on other securities	7,757 16	Rents, exchange, etc.	398 77
Loans on personal security	12,197 69	Profit and loss	2,875 18
Money on hand	15,575 37		
Furniture, fixtures, etc.	2,437 97		
Expenses, taxes, etc.	2,346 45		
Total resources.....	\$75,702 67	Total liabilities.....	\$75,702 67

REDDING, July 9, 1885.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, I beg leave to report that I have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servant,

J. M. LITCHFIELD,
Bank Commissioner.

STATE OF CALIFORNIA,
County of Shasta. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of Shasta County, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

C. C. BUSH, President.
FRED. GROTEFEND, Cashier.

Subscribed and sworn to before me, this ninth day of July, 1885.

J. M. LITCHFIELD,
Bank Commissioner.

REMARKS ON LOCATION.

The Bank of Shasta County is located in the Town of Redding. The country surrounding Redding is of a great variety in soil, but the most of it is well adapted to fruit raising. Mining is still carried on to a considerable extent in this county. The bank is yet new, but seems to be so managed as to promise good results to its shareholders within a reasonable time in the future.

SEMI-ANNUAL REPORT OF THE

SISKIYOU COUNTY BANK—YREKA.

[Incorporated September 11, 1882.]

Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: 8 A. M. to 5 P. M.)

J. CHURCHILL, President.

FRED. E. WADSWORTH, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$971 95	Capital paid in coin	\$60,000 00
County warrants	2,320 00	Reserve fund and profit and loss	29,366 16
Loans on real estate	92,139 16	Due depositors	143,491 01
Loans on other securities (grain, etc.)	1,725 00	Due banks and bankers	6,556 15
Loans on personal security (including overdrafts)	81,496 89		
Money on hand	53,979 88		
Due from banks and bankers	629 19		
Furniture and fixtures	2,000 00		
Other assets	4,151 25		
Total resources	\$239,413 32	Total liabilities	\$239,413 32

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$60,000. The total number of shares of stock issued is 2,000; the amount paid up on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. Churchill	400 shares.	Mrs. H. Wadsworth	400 shares.
L. Huseman	400 shares.	Fred. E. Wadsworth	400 shares.
N. D. Julien	400 shares.		

Total number of shares held by the Directors is 2,000 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Siskiyou	\$971 95	\$1,100 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Lassen	\$2,000 00	\$4,000 00
Modoc	60,109 02	200,000 00
Siskiyou	22,898 29	60,000 00
Jackson (Oregon)	250 00	400 00
Klamath (Oregon)	6,881 85	25,000 00
Totals	\$92,139 16	\$289,400 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
School orders	\$2,023 62	\$1,972 15	\$2,023 62
Protested warrant of Klamath County, Oregon.	201 50	181 35	386 50
Protested warrant of Klamath County, Oregon.	185 00	166 50	
Totals	\$2,410 12	\$3,320 00	\$2,410 12

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Chinese jewelry	\$425 00	\$500 00
Chinese jewelry	900 00	1,000 00
Horses	400 00	600 00
Totals	\$1,725 00	\$2,100 00

SEMI-ANNUAL REPORT OF THE

SISKIYOU COUNTY BANK—YREKA.

[Incorporated September 11, 1882.]

Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

J. CHURCHILL, President.

FRED. E. WADSWORTH, Cashier.

Resources.	Amount.	Liabilities.	Amount.
County warrants	\$9 70	Capital paid in coin	\$60,000 00
Loans on real estate	91,768 05	Reserve fund and profit and loss	33,939 50
Loans on other securities (grain, etc.)	2,970 00	Due depositors	116,271 58
Loans on personal security (including overdrafts)	111,746 32	Due banks and bankers	24,791 96
Money on hand	23,838 82		
Due from banks and bankers	716 53		
Furniture and fixtures	2,000 00		
Other assets	1,953 62		
Total resources	\$235,003 04	Total liabilities	\$235,003 04

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$60,000. The total number of shares of stock issued is 2,000; the amount paid up on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. Churchill	400 shares.	Mrs. H. Wadsworth	400 shares.
L. Huseman	400 shares.	Fred. E. Wadsworth	400 shares.
N. D. Julien	400 shares.		

Total number of shares held by the Directors is 2,000 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Modoc	\$58,641 20	\$100,000 00
Lassen	2,000 00	4,000 00
Siskiyou	23,645 00	40,000 00
Klamath County, Oregon	7,481 85	20,000 00
Totals	\$91,768 05	\$164,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
School warrant	\$10 00	\$9 70	\$9 70

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Jewelry, horses, merchandise, etc.	\$2,970 00	\$5,800 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Siskiyou County Bank, doing business at Yreka, County of Siskiyou, on the third day of July, 1886, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$1,041 95	Capital paid up	\$60,000 00
Invested in warrants	766 85	Due depositors	101,643 08
Loans on real estate	123,427 33	Due banks and bankers	49,792 49
Loans on other securities (grain, etc.)	1,365 00	Interest collected	72 37
Loans on personal security	75,837 66	Profit and loss	16,472 72
Money on hand	17,949 56		
Due from banks and bankers	924 01		
Furniture, fixtures, etc.	2,000 00		
Expenses, taxes, etc.	20 95		
Gold dust	4,647 35		
Total resources	\$227,980 66	Total liabilities	\$227,980 66

YREKA, July 6, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, I beg leave to report that I have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servant,

J. M. LITCHFIELD,
Bank Commissioner.

STATE OF CALIFORNIA, } ss.
County of Siskiyou. }

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Siskiyou County Bank, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

J. CHURCHILL, President.
FRED. E. WADSWORTH, Cashier.

Subscribed and sworn to before me, this sixth day of July, 1885.

J. M. LITCHFIELD,
Bank Commissioner.

REMARKS ON LOCATION.

The Siskiyou County Bank is located in Yreka. This location is in a mineral district of country much undeveloped. Grain and other productions of the soil are raised for home consumption only. Good grazing land can be had at from five to ten dollars per acre, and the best suitable for cultivation can be had for forty dollars. Yreka has about twelve hundred inhabitants, and cast a vote at the last election of over two hundred. The bank seems well and prudently managed, and promises good results in the near future.

SEMI-ANNUAL REPORT OF THE BANK OF SONOMA COUNTY—PETALUMA.

[Incorporated May 10, 1866.]

Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: 10 A. M. to 4 P. M.)

WM. HILL, President.

J. S. VAN DOREN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$18,000 00	Capital paid in coin	\$300,000 00
Miscellaneous bonds and stocks ..	12,000 00	Reserve fund and profit and loss	30,429 35
Loans on real estate	276,378 85	Due depositors	170,107 33
Loans on personal security (including overdrafts)	201,016 59	Due banks and bankers	59,982 26
Money on hand	31,173 70		
Due from banks and bankers	19,949 80		
Furniture and fixtures	2,000 00		
Total resources	\$560,518 94	Total liabilities	\$560,518 94

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$300,000. The total number of shares of stock issued is 3,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

Wm. Hill	330 shares.	E. Newburgh	75 shares.
E. Denman	300 shares.	J. E. Gwinn	164 shares.
W. Dutton	330 shares.		
Total number of shares held by the Directors is		1,199 shares.	

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma	\$171,378 85	\$452,226 00
Marin	25,000 00	60,000 00
Humboldt	57,000 00	125,640 00
Mendocino	8,000 00	17,000 00
Ventura	15,000 00	65,000 00
Totals	\$276,378 85	\$719,866 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Sonoma County Water Company	\$12,000 00	\$12,000 00	\$12,000 00

SEMI-ANNUAL REPORT OF THE
BANK OF SONOMA COUNTY.

[Incorporated May, 1886.]

Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.

WM. HILL, President.

(Office hours: — A. M. to — P. M.)

J. S. VAN DOREN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$18,000 00	Capital paid in coin	\$300,000 00
Miscellaneous bonds and stocks	12,000 00	Reserve fund and profit and loss	28,644 95
Loans on real estate	269,978 85	Due depositors	160,262 47
Loans on other securities (grain, etc.)	6,925 00	Due banks and bankers	37,590 50
Loans on personal security (including overdrafts)	186,504 02		
Money on hand	30,165 60		
Due from banks and bankers	1,124 45		
Furniture and fixtures	2,000 00		
Total resources	\$526,497 92	Total liabilities	\$526,497 92

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$300,000. The total number of shares of stock issued is 3,000; the amount paid up on each share of stock is \$100. The names of the Directors, and number of shares of stock held by each, are as follows:

Wm. Hill	330 shares.	J. E. Gwinn	164 shares.
E. Denman	300 shares.	E. Newburgh	21 shares.
W. Dutton	330 shares.		
Total number of shares held by the Directors is		1,145 shares.	

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma	\$164,978 85	\$445,840 00
Marin	25,000 00	60,000 00
Humboldt	57,000 00	125,640 00
Mendocino	8,000 00	17,000 00
Ventura	15,000 00	65,000 00
Totals	\$269,978 85	\$713,480 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Sonoma County Water Company	\$12,000 00	\$12,000 00	\$12,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Woolen manufactures	\$6,925 00	\$12,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Sonoma County, doing business at Petaluma, County of Sonoma, on the twenty-seventh day of May, 1886, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$18,000 00	Capital paid up	\$300,000 00
Invested in stocks and bonds	12,000 00	Due depositors	141,316 13
Loans on real estate	269,978 85	Due banks and bankers	53,524 13
Loans on other securities (grain, etc.)	5,825 00	Interest collected	4,488 25
Loans on personal security	190,672 22	Dividends unpaid	546 00
Money on hand	24,301 10	Profit and loss	23,400 65
Due from banks and bankers	483 74		
Furniture, fixtures, etc.	2,000 00		
Expenses, taxes, etc.	14 25		
Total resources	\$523,275 16	Total liabilities	\$523,275 16

PETALUMA, May 28, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

WM. F. WHITE,
W. W. MORELAND,
Bank Commissioners.

STATE OF CALIFORNIA,
County of Sonoma. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of Sonoma County, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

J. S. VAN DOREN, Cashier.

Subscribed and sworn to before me, this twenty-seventh day of May, 1886.

WM. F. WHITE,
Bank Commissioner.

REMARKS ON LOCATION.

The Bank of Sonoma County is located in Petaluma. This is one of the most prosperous towns of its size in the State. It is located on an inlet from the bay, forty-five miles from San Francisco. It is backed by a district of fine farming land, and is famous for its dairy products. The land in the neighborhood can be purchased at from thirty to one hundred dollars per acre. The freight charges from Petaluma to market are very reasonable, averaging about one dollar per ton. The low freight charges account in a great measure for the general prosperity of the place. Petaluma has about four thousand inhabitants, and cast a vote of about nine hundred at the last election. The bank has been an undoubted success. Two hundred and ten thousand dollars of its paid up capital is capitalized earnings, and it has besides paid a handsome dividend to its shareholders, notwithstanding the fact that it is claimed that one of the employees of the bank has embezzled upwards of \$30,000 of its earnings.

SEMI-ANNUAL REPORT OF THE

SONOMA VALLEY BANK—SONOMA.

[Incorporated June 9, 1875.]

Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: 9 A. M. to 4 P. M.)

DAVID BURRIS, President.

JESSE BURRIS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$1,478 59	Capital paid in coin	\$51,100 00
Loans on real estate	74,261 00	Reserve fund and profit and loss	22,230 87
Loans on personal security (including overdrafts)	25,685 74	Due depositors	30,763 98
Money on hand	7,040 10	Due banks and bankers	5,736 60
Due from banks and bankers	391 25	Other liabilities	7,278 92
Furniture and fixtures	700 00		
Interest accrued	7,278 92		
Expenses and taxes	96 02		
Other assets	178 75		
Total resources	\$117,110 37	Total liabilities	\$117,110 37

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$51,100; the total amount actually paid in coin by stockholders for capital stock is \$51,100. The total number of shares of stock issued is 511; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

David Burris	270 shares.	F. Clewe	40 shares.
F. Duhring	100 shares.	A. F. Haraszthy	10 shares.
Thomas Hopper	51 shares.		
Total number of shares held by the Directors is	471 shares.		

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sonoma	\$1,478 59	\$2,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma	\$72,461 00	\$190,300 00
Napa	1,800 00	4,000 00
Totals	\$74,261 00	\$194,300 00

SEMI-ANNUAL REPORT OF THE

SONOMA VALLEY BANK.

[Incorporated June 9, 1875.]

Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

DAVID BURRIS, President.

JESSE BURRIS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$12,145 94	Capital paid in coin	\$51,100 00
Loans on real estate	49,811 00	Reserve fund and profit and loss	26,831 14
Loans on personal security (including overdrafts)	31,479 12	Due depositors	27,962 38
Money on hand	4,693 08	Due banks and bankers	554 05
Due from banks and bankers	5,427 13		
Furniture and fixtures	700 00		
Expenses and taxes	2,101 90		
Other assets	89 40		
Total resources	\$106,447 57	Total liabilities	\$106,447 57

DETAILS.

The amount of capital stock is \$51,100; the amount subscribed is \$51,100; the total amount actually paid in coin by stockholders for capital stock is \$51,100. The total number of shares of stock issued is 511; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

D. Burris	270 shares.	A. F. Haraszthy	10 shares.
F. Clewe	40 shares.	Thomas Hopper	51 shares.
F. Duhring	100 shares.		
Total number of shares held by the Directors is	476 shares.		

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sonoma	\$12,145 94	\$15,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sonoma	\$48,011 00	} \$49,811 00
Napa	1,800 00	
Totals	\$49,811 00	\$49,811 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Sonoma Valley Bank, doing business at Sonoma, County of Sonoma, on the twenty-first day of April, 1886, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$12,145 94	Capital paid up	\$51,100 00
Loans on real estate	65,096 14	Due depositors	24,775 00
Loans on personal security	19,685 02	Due banks and bankers	9,505 53
Money on hand	7,063 33	Interest collected	5,549 36
Due from banks and bankers	5,076 43	Rents, exchange, etc.	9 50
Furniture, fixtures, etc.	700 00	Profit and loss	20,697 87
Expenses, taxes, etc.	1,870 40		
Total resources	\$111,637 26	Total liabilities	\$111,637 26

SONOMA, April 22, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. E. FARNUM,
WM. F. WHITE,
Bank Commissioners.

STATE OF CALIFORNIA, }
County of Sonoma. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Sonoma Valley Bank, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

JESSE BURRIS, Cashier.

Subscribed and sworn to before me, this twenty-first day of April, 1886.

WM. F. WHITE,
Bank Commissioner.

SEMI-ANNUAL REPORT OF THE

BANK OF ST. HELENA.

[Incorporated August 9, 1882.]

Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: 8:30 A. M. to 4 P. M.)

S. EWER, President.

OWEN WADE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$10,600 00	Capital paid in coin	\$90,000 00
County warrants	312 00	Reserve fund and profit and loss	5,729 04
Loans on real estate	45,452 40	Due depositors	27,245 03
Loans on stocks, bonds, and warrants	12,664 38	Due banks and bankers	270 10
Loans on personal security (including overdrafts)	43,584 09	Other liabilities	2,845 50
Money on hand	6,385 71		
Due from banks and bankers	196 66		
Furniture and fixtures	3,000 00		
Interest accrued	3,894 43		
Total resources	\$126,089 67	Total liabilities	\$126,089 67

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$90,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$90.

The names of the Directors, and number of shares of stock held by each, are as follows:

S. Ewer	150 shares.	S. C. Hastings	120 shares.
W. Scheffler	25 shares.	G. K. Gluyas	20 shares.
H. J. Lewelling	65 shares.	W. W. Lyman	13 shares.
J. Thomann	50 shares.	C. Thompson	10 shares.
H. W. Crabb	50 shares.	Isaac Tabor	14 shares.

Total number of shares held by the Directors is 517 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Napa	\$39,000 00	\$59,300 00
Fresno	6,452 40	9,600 00
Totals	\$45,452 40	\$68,900 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Amount Invested.	Market Value.
County warrants	\$312 00	\$312 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
1,465 shares St. Helena Water Company	\$14,650 00	\$9,764 38	\$11,720 00
80 shares St. Helena Warehouse Association ..	2,000 00	2,000 00	2,000 00
10 shares St. Helena Bank	900 00	800 00	900 00
5 shares Napa Valley Wine Company	500 00	100 00	375 00
Totals	\$18,050 00	\$12,664 38	\$14,995 00

SEMI-ANNUAL REPORT OF THE

BANK OF ST. HELENA.

[Incorporated August 9, 1882.]

Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.

S. EWER, President. (Office hours: — A. M. to — P. M.) OWEN WADE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$10,600 00	Capital paid in coin	\$90,000 00
County warrants and orders	502 75	Reserve fund and profit and loss	3,690 44
Loans on real estate	62,430 53	Due depositors	59,908 72
Loans on stocks, bonds, and warrants	1,150 00	Other liabilities	676 75
Loans on personal security (including overdrafts)	37,241 35		
Money on hand	8,032 30		
Due from banks and bankers	31,316 98		
Furniture and fixtures	3,000 00		
Total resources	\$154,273 91	Total liabilities	\$154,273 91

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$90,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$90.

The names of the Directors, and number of shares of stock held by each, are as follows:

S. Ewer	5 shares.	H. W. Crabb	50 shares.
W. Scheffler	25 shares.	W. W. Lyman	13 shares.
S. C. Hastings	265 shares.	G. K. Gluyas	20 shares.
H. J. Lewelling	110 shares.	Isaac Tabor	14 shares.
J. Thomann	50 shares.	C. W. Hale	5 shares.
Chas. Thompson	10 shares.		

Total number of shares held by the Directors is 567 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Napa	\$52,230 00	\$95,700 00
Fresno	5,900 53	9,600 00
Lake	4,300 00	9,500 00
Totals	\$62,430 53	\$114,800 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
St. Helena Hall Association	\$250 00	\$150 00	\$250 00
St. Helena Warehouse	1,000 00	1,000 00	1,000 00
Totals	\$1,250 00	\$1,150 00	\$1,250 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of St. Helena, doing business at St. Helena, County of Napa, on the nineteenth day of April, 1886, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$10,600 00	Capital paid up	\$90,000 00
Invested in warrants	385 08	Due depositors	33,561 44
Loans on real estate	38,277 40	Interest collected	295 83
Loans on personal security	45,444 41	Rents, exchange, etc.	64 35
Money on hand	6,239 98	Dividends unpaid	933 47
Due from banks and bankers	23,922 70	Profit and loss	2,067 99
Furniture, fixtures, etc.	2,000 00		
Expenses, taxes, etc.	53 51		
Total resources	\$126,923 08	Total liabilities	\$126,923 08

ST. HELENA, April 20, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. E. FARNUM,
WM. F. WHITE,
Bank Commissioners.

STATE OF CALIFORNIA,
County of Napa. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of St. Helena, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

OWEN WADE, Cashier.

Subscribed and sworn to before me, this twentieth day of April, 1886.

WM. F. WHITE,
Bank Commissioner.

REMARKS ON LOCATION.

The Bank of St. Helena is located in the Town of St. Helena, in Napa County. It is the center of one of the most prosperous wine and fruit producing sections in the State. The valley land is held at from thirty to two hundred dollars per acre, and the hill, or mountain land is held at from ten to twenty dollars per acre. The population of St. Helena is about two thousand, and its vote at the last election was about four hundred. It is sixty-four miles by rail from San Francisco, and the freight charges are too high for the distance. The bank is yet new, but it is well managed, and its outlook for a prosperous career is good.

SEMI-ANNUAL REPORT OF THE

BANK OF SUISUN.

[Incorporated February 7, 1876.]

Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.

R. D. ROBBINS, President. (Office hours: 8 A. M. to 4 P. M.) WM. WOLF, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate	\$304,021 00	Capital paid in coin	\$100,000 00
Loans on personal security (including overdrafts)	122,076 59	Reserve fund and profit and loss	103,216 91
Money on hand	18,671 73	Due depositors	315,872 67
Due from banks and bankers	62,982 57	Due banks and bankers	212 14
Furniture and fixtures	2,500 00	Other liabilities	6,576 00
Interest accrued	18,625 83		
Total resources	\$528,877 72	Total liabilities	\$528,877 72

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

R. D. Robbins	490 shares.	W. H. Turner	20 shares.
C. F. D. Hastings	180 shares.	M. Dinkelspiel	10 shares.
E. P. Hilborn	20 shares.		

Total number of shares held by the Directors is

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Solano	\$281,981 10	\$380,000 00
Contra Costa	10,789 90	25,000 00
Napa	11,250 00	25,000 00
Totals	\$304,021 00	\$430,000 00

SEMI-ANNUAL REPORT OF THE

BANK OF SUISUN.

[Incorporated February 7, 1876.]

Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.

R. D. ROBBINS, President. (Office hours: — A. M. to — P. M.) WM. WOLF, Cashier.

Resources.	Amount.	Liabilities.	Amount.
County warrants	\$460 00	Capital paid in coin	\$100,000 00
Loans on real estate	310,835 31	Reserve fund and profit and loss	119,311 69
Loans on stocks, bonds, and warrants	10,000 00	Due depositors	219,107 84
Loans on personal security (including overdrafts)	147,227 88	Due banks and bankers	37,639 08
Money on hand	10,244 28	Other liabilities	6,354 00
Due from banks and bankers	1,145 14		
Furniture and fixtures	2,500 00		
Total resources	\$482,412 61	Total liabilities	\$482,412 61

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

R. D. Robbins	490 shares.	W. H. Turner	20 shares.
C. F. D. Hastings	180 shares.	M. Dinkelspiel	10 shares.
E. P. Hilborn	20 shares.		

Total number of shares held by the Directors is

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Solano	\$288,795 41	\$400,000 00
Contra Costa	10,789 90	25,000 00
Napa	11,250 00	25,000 00
Totals	\$310,835 31	\$450,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Stock of Bank of Suisun	\$18,000 00	\$10,000 00	\$36,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Suisun, doing business at Suisun, County of Solano, on the fifth day of June, 1886, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Invested in county warrants	460 00	Capital paid up	\$100,000 00
Loans on real estate	310,835 81	Reserve fund	106,216 91
Loans on other securities (grain, etc.)	10,000 00	Due depositors	212,577 35
Loans on personal security	113,478 70	Due banks and bankers	40,249 02
Money on hand	10,614 87	Rents, exchange, etc.	119 23
Due from banks and bankers	466 30	Dividends unpaid	354 00
Furniture, fixtures, etc.	2,500 00		
Expenses, taxes, etc.	2,348 88		
Other assets	8,811 95		
Total resources	\$459,516 51	Total liabilities	\$459,516 51

SUISUN, June 7, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

WM. F. WHITE,
W. W. MORELAND,
Bank Commissioners.

STATE OF CALIFORNIA, } ss.
County of Solano. }

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of Suisun, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

R. D. ROBBINS, President.
WM. WOLF, Cashier.

Subscribed and sworn to before me, this seventh day of June, 1886.

WM. F. WHITE,
Bank Commissioner.

REMARKS ON LOCATION.

The Bank of Suisun is located in the Town of Suisun, Solano County. It is fifty miles from San Francisco, by rail or by water. This is one of the most profitable wheat-growing districts in the State. It is also a great fruit-growing district. The waterway for freighting has not fallen into the hands of the railroad people, as it has in so many other locations, so that the freight charged for removing crops to market is mostly but eighty cents per ton, and in no case over one dollar and twenty-five cents per ton. This accounts for the great prosperity of the farmers in this district. Land can be had at from thirty to one hundred and fifty dollars per acre. The population of the town is about fifteen hundred. The management of the bank could not be better, and it is one of the most successful in the State for its amount of capital. It pays its shareholders twelve per cent per annum besides constantly increasing its reserve.

SEMI-ANNUAL REPORT OF THE

BANK OF TEHAMA COUNTY—RED BLUFF.

[Incorporated September 5, 1874.]

Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: 9 A. M. to 4 P. M.)

CHARLES CADWALADER, President.

W. B. CAHOONE, Cashier

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$1,000 00	Capital paid in coin	\$300,000 00
County warrants	19,971 34	Reserve fund and profit and loss	87,460 48
Loans on real estate	132,580 00	Due depositors	316,051 71
Loans on other securities (grain, etc.)	11,650 00	Due banks and bankers	4,576 28
Loans on personal security (including overdrafts)	506,097 68		
Money on hand	26,331 23		
Checks and other cash items	1,579 03		
Due from banks and bankers	6,879 19		
Furniture and fixtures	2,000 00		
Total resources	\$708,088 47	Total liabilities	\$708,088 47

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$300,000. The total number of shares of stock issued is 3,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

Charles Cadwalader	121 shares.	H. Kraft	105 shares.
J. S. Cone	503 shares.	Arthur Brown	52 shares.
H. A. Brown	37 shares.		

Total number of shares held by the Directors is 818 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Tehama	\$300 00	\$300 00
Shasta	700 00	960 00
Totals	\$1,000 00	\$1,260 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Tehama	\$124,580 00	\$184,700 00
Shasta	5,500 00	10,000 00
Lassen	2,500 00	3,500 00
Totals	\$132,580 00	\$198,200 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Tehama County warrants.....	\$19,971 34	\$19,971 34	\$20,371 34

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Grain in warehouse.....	\$11,650 00	\$13,000 00

SEMI-ANNUAL REPORT OF THE

BANK OF TEHAMA COUNTY—RED BLUFF.

[Incorporated September 5, 1874.]

Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

CHAS. CADWALADER, President.

W. B. CAHOONE, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt....	\$1,000 00	Capital paid in coin.....	\$300,000 00
County warrants.....	164 63	Reserve fund and profit and loss.....	91,814 72
Loans on real estate.....	181,515 00	Due depositors.....	256,258 76
Loans on other securities (grain, etc.).....	20,000 00	Due banks and bankers.....	96,402 73
Loans on personal security (including overdrafts).....	510,035 20	Other liabilities.....	123 65
Money on hand.....	26,522 58		
Due from banks and bankers.....	3,069 80		
Furniture and fixtures.....	2,000 00		
Other assets.....	292 65		
Total resources.....	\$744,599 86	Total liabilities.....	\$744,599 86

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$300,000. The total number of shares of stock issued is 3,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

Chas. Cadwalader.....	121 shares.	H. Kraft.....	105 shares.
J. S. Cone.....	503 shares.	Arthur Brown.....	52 shares.
H. W. Brown.....	37 shares.		

Total number of shares held by the Directors is 818 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Tehama.....	\$300 00	\$300 00
Shasta.....	700 00	960 00
Totals.....	\$1,000 00	\$1,260 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Tehama.....	\$166,515 00	\$263,620 00
Colusa.....	1,500 00	2,500 00
Shasta.....	6,600 00	12,700 00
Lassen.....	6,900 00	10,000 00
Totals.....	\$181,515 00	\$288,820 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Tehama County warrants.....	\$164 63	\$164 63	\$164 63

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Grain in warehouse.....	\$20,000 00	\$22,500 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Tehama County, doing business at Red Bluff, County of Tehama, on the twelfth day of September, 1885, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Invested in warrants.....	\$4,407 40	Capital paid up.....	\$300,000 00
Loans on real estate.....	125,947 00	Reserve fund.....	60,000 00
Loans on other securities (grain, etc.).....	6,600 00	Due depositors.....	234,894 04
Loans on personal security.....	463,438 10	Due banks and bankers.....	24,507 83
Money on hand.....	33,203 81	Interest collected.....	6,228 41
Due from banks and bankers.....	812 13	Rents, exchange, etc.....	109 47
Furniture, fixtures, etc.....	2,050 00	Profit and loss.....	12,588 34
Expenses, taxes, etc.....	1,569 65		
Other assets.....	300 00		
Total resources.....	\$638,323 09	Total liabilities.....	\$638,323 09

RED BLUFF, September 14, 1885.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. E. FARNUM,
J. M. LITCHFIELD,
Bank Commissioners.

STATE OF CALIFORNIA, }
County of Tehama. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of Tehama County, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

CHARLES CADWALADER, President.
W. B. CAHOONE, Cashier.

Subscribed and sworn to before me, this twelfth day of September, 1885.

J. M. LITCHFIELD,
Bank Commissioner.

REMARKS ON LOCATION.

The Bank of Tehama County is located in the Town of Red Bluff, Tehama County. The Town of Red Bluff is a good business center in the midst of a fine wheat-growing district. The location is good also for grapes and fruit growing. Considering the distance from market, the fruit charges are much more reasonable than in some other locations. This adds much to the prosperity of the district. Red Bluff has a population of about twenty-five hundred. Land for farming is worth about fifty dollars per acre; while fine grazing land can be had for from three dollars to ten per acre. The bank has been always well managed, and is paying its shareholders about ten per cent per annum on the capital invested.

SEMI-ANNUAL REPORT OF THE

BANK OF TOMALES.

[Incorporated June 25, 1875.]

Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the officers of the Bank.

(Office hours: 9 A. M. to 4 P. M.)

WARREN DUTTON, President.

THOS. J. ABLES, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$3,000 00	Capital paid in coin	\$100,000 00
Real estate taken for debt	3,000 00	Reserve fund and profit and loss	53,400 04
Loans on real estate	86,249 92	Due depositors	23,366 89
Loans on stocks, bonds, and warrants	4,607 97	Due banks and bankers	24,106 05
Loans on personal security (including overdrafts)	84,630 17		
Money on hand	3,879 75		
Checks and other cash items	6,033 96		
Furniture and fixtures	1,000 00		
Interest accrued	8,200 00		
Expenses and taxes	271 21		
Total resources	\$200,872 98	Total liabilities	\$200,872 98

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

Warren Dutton	200 shares.	H. E. Lawrence	60 shares.
J. Griffin	50 shares.	H. Hitchcock	50 shares.
G. W. Burbank	50 shares.		
Total number of shares held by the Directors is		410 shares.	

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Marin	\$3,000 00	\$6,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Marin	\$47,996 52	\$70,000 00
Sonoma	38,253 40	55,000 00
Totals	\$86,249 92	\$125,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
73 shares capital stock Bank of Tomales	\$7,300 00	\$4,607 97	\$11,170 00

SEMI-ANNUAL REPORT OF THE
BANK OF TOMALES.

[Incorporated June 25, 1875.]

Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

WARREN DUTTON, President.

THOS. J. ABLES, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$3,000 00	Capital paid in coin	\$100,000 00
Real estate taken for debt.....	3,000 00	Reserve fund and profit and loss	52,365 24
Loans on real estate.....	99,699 32	Due depositors	34,961 05
Loans on stocks, bonds, and warrants	3,403 30	Due banks and bankers.....	5 50
Loans on personal security (including overdrafts).....	61,788 69		
Money on hand	2,687 70		
Checks and other cash items	4,378 72		
Due from banks and bankers	8,195 08		
Furniture and fixtures	1,000 00		
Expenses and taxes	178 98		
Total resources.....	\$187,331 79	Total liabilities.....	\$187,331 79

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$100,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

Warren Dutton	200 shares.	H. Hitchcock	50 shares.
J. Griffin	50 shares.	H. E. Lawrence.....	74 shares.
G. W. Burbank	50 shares.		
Total number of shares held by the Directors is.....		424 shares.	

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Marin	\$3,000 00	\$6,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Marin	\$61,445 92	\$87,000 00
Sonoma	38,253 40	60,000 00
Totals	\$99,699 32	\$147,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
73 shares capital stock Bank of Tomales.....	\$7,300 00	\$3,403 30	\$11,500 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Tomales, doing business at Tomales, County of Marin, on the first day of May, 1886, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$3,000 00	Capital paid up.....	\$100,000 00
Other real estate.....	3,000 00	Reserve fund.....	50,000 00
Loans on real estate.....	85,399 32	Due depositors	31,162 07
Loans on personal security.....	77,164 95	Interest collected.....	257 24
Money on hand	9,088 40		
Due from banks and bankers.....	1,707 08		
Furniture, fixtures, etc.....	1,000 00		
Expenses, taxes, etc.....	1,059 56		
Total resources.....	\$181,419 31	Total liabilities.....	181,419 31

TOMALES, May 1, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, I beg leave to report that I have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servant,

WM. F. WHITE,
Bank Commissioner.

STATE OF CALIFORNIA, }
County of Marin. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of Tomales, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

THOS. J. ABLES, Cashier.

Subscribed and sworn to before me, this first day of May, 1886.

WM. F. WHITE,
Bank Commissioner.

REMARKS ON LOCATION.

The Bank of Tomales is located in the Town of Tomales, in Marin County. Tomales is a small town of about two hundred and fifty inhabitants. It is in the heart of one of the best dairy farming districts in the whole State, and is famous for its fine dairy products. It also produces potatoes, wheat, and barley. It is sixty miles from San Francisco, and the charges for freight are much too high. The land can be had at from thirty dollars to sixty per acre. The bank has been a success and well managed in all respects. No dividend has ever been paid to its shareholders, but it has made well on the capital invested, as about eighty thousand dollars of the amount appearing as its capital and reserve fund came from the earnings of the bank.

SEMI-ANNUAL REPORT OF THE

BANK OF TULARE.

[Incorporated July 27, 1885.]

Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.

E. LATHROP, President. (Office hours: — A. M. to — P. M.) JOHN GINTY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate	\$22,947 00	Capital paid in coin	\$25,000 00
Loans on stocks, bonds, and warrants	718 25	Due depositors	30,217 09
Loans on other securities (grain, etc.)	800 00	Due banks and bankers	137 35
Loans on personal security (including overdrafts)	20,479 34		
Money on hand	5,825 65		
Due from banks and bankers	924 17		
Furniture and fixtures	2,677 36		
Interest accrued	982 67		
Total resources	\$55,354 44	Total liabilities	\$55,354 44

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$25,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$25.

The names of the Directors, and number of shares of stock held by each, are as follows:

E. Lathrop	50 shares.	J. H. Braly	200 shares.
Jos. Goldman	55 shares.	H. Mabury	350 shares.
F. M. Shultz	20 shares.		

Total number of shares held by the Directors is 675 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Tulare	\$22,947 00	\$45,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Canal and irrigating ditch stock	\$4,500 00	\$600 00	3,000 00
School warrants	121 00	118 25	121 00
Totals	\$4,621 00	\$718 25	\$3,121 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts	\$800 00	\$1,500 00

SEMI-ANNUAL REPORT OF THE

BANK OF TULARE.

[Incorporated July 27, 1885.]

Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.

E. LATHROP, President. (Office hours: — A. M. to — P. M.) J. J. SOUTHERNER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate	\$23,472 00	Capital paid in coin	\$32,000 00
Loans on personal security (including overdrafts)	28,728 17	Due depositors	43,454 64
Money on hand	5,653 76	Other liabilities	2,335 63
Due from banks and bankers	14,625 31		
Furniture and fixtures	2,671 76		
Expenses and taxes	1,649 27		
Other assets	990 00		
Total resources	\$77,790 27	Total liabilities	\$77,790 27

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$32,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$32.

The names of the Directors, and number of shares of stock held by each, are as follows:

E. Lathrop	50 shares.	J. H. Braly	200 shares.
Jos. Goldman	65 shares.	Hiram Mabury	350 shares.
F. M. Schultz	20 shares.		

Total number of shares held by the Directors is 685 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Tulare	\$23,472 00	\$45,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Tulare, doing business at Tulare, County of Tulare, on the eleventh day of December, 1885, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate	\$23,297 00	Capital paid up	\$25,000 00
Loans on other securities (grain, etc.)	1,400 00	Due depositors	32,567 42
Loans on personal security	14,307 39	Interest collected	171 40
Money on hand	9,297 22	Rents, exchange, etc.	189 66
Due from banks and bankers	5,708 78		
Furniture, fixtures, etc.	2,616 63		
Expenses, taxes, etc.	1,301 46		
Total resources	\$57,928 48	Total liabilities	\$57,928 48

TULARE, December 12, 1885.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, I beg leave to report that I have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servant,

J. M. LITCHFIELD,
Bank Commissioner.

STATE OF CALIFORNIA, } ss.
County of Tulare. }

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of Tulare, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

E. LATHROP, President.
JOHN GINTY, Cashier.

Subscribed and sworn to before me, this twelfth day of December, 1885.

J. M. LITCHFIELD,
Bank Commissioner.

SEMI-ANNUAL REPORT OF THE

BANK OF UKIAH.

[Incorporated January 10, 1874.]

Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: 9 A. M. to 3 P. M.)

R. MCGARVEY, President.

SAMUEL WHEELER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$15,538 10	Capital paid in coin	\$250,000 00
Real estate taken for debt	854 97	Reserve fund and profit and loss	46,178 41
Miscellaneous bonds and stocks	580 31	Due depositors	120,694 30
County warrants	408 44		
Loans on real estate	249,400 98		
Loans on personal security (including overdrafts)	63,726 79		
Money on hand	43,612 19		
Due from banks and bankers	42,750 93		
Total resources	\$416,872 71	Total liabilities	\$416,872 71

DETAILS.

The amount of capital stock is \$250,000; the amount subscribed is \$250,000; the total amount actually paid in coin by stockholders for capital stock is \$250,000. The total number of shares of stock issued is 2,500; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

G. Hagenmeyer	367 shares.	J. P. Hoffman	66 shares.
R. McGarvey	100 shares.	J. H. Seawell	20 shares.
J. S. Reed	100 shares.		

Total number of shares held by the Directors is 653 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Mendocino	\$854 97	\$1,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Mendocino	\$219,808 00	\$500,000 00
Humboldt	17,271 56	50,000 00
Trinity	11,921 42	20,000 00
Lake	400 00	1,000 00
Totals	\$249,400 98	\$571,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Russian River Road	\$2,500 00	\$580 31	\$2,000 00
Mendocino County warrants		408 44	408 44
Totals	\$2,500 00	\$988 75	\$2,408 44

SEMI-ANNUAL REPORT OF THE

BANK OF UKIAH.

[Incorporated January 10, 1874.]

Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

R. MCGARVEY, President.

SAMUEL WHEELER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$15,538 10	Capital paid in coin	\$250,000 00
Real estate taken for debt	2,697 67	Reserve fund and profit and loss	50,052 44
Miscellaneous bonds and stocks	386 23	Due depositors	60,850 26
Loans on real estate	232,833 02	Due banks and bankers	7,462 16
Loans on personal security (including overdrafts)	81,460 45		
Money on hand	12,896 24		
Due from banks and bankers	22,553 15		
Total resources	\$368,364 86	Total liabilities	\$368,364 86

DETAILS.

The amount of capital stock is \$250,000; the amount subscribed is \$250,000; the total amount actually paid in coin by stockholders for capital stock is \$250,000. The total number of shares of stock issued is 2,500; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

G. Hagenmeyer	267 shares.	Jno. P. Hoffman	66 shares.
R. McGarvey	100 shares.	J. H. Seawell	20 shares.
Jno. S. Reed	100 shares.		

Total number of shares held by the Directors is

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Mendocino	\$2,697 67	\$3,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Mendocino	\$187,174 14	\$400,000 00
Humboldt	20,163 02	50,000 00
Trinity	25,495 86	50,000 00
Totals	\$232,833 02	\$500,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Russian River Toll Road	\$2,500 00	\$386 23	\$1,500 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Ukiah, doing business at Ukiah, County of Mendocino, on the fourteenth day of August, 1885, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$10,000 00	Capital paid up	\$250,000 00
Invested in stocks and bonds	858 05	Due depositors	58,174 18
Loans on real estate	248,803 66	Due banks and bankers	2,572 39
Loans on personal security	61,480 45	Interest collected	912 29
Money on hand	2,299 96	Rents, exchange, etc.	209 71
Due from banks and bankers	18,528 24	Dividends unpaid	325 00
Expenses, taxes, etc.	21 20	Profit and loss	29,797 99
Total resources	\$341,991 56	Total liabilities	\$341,991 56

UKIAH, August 15, 1885.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. E. FARNUM,
WM. F. WHITE,
Bank Commissioners.

STATE OF CALIFORNIA, } ss.
County of Mendocino. }

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of Ukiah, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

SAM'L WHEELER, Cashier.
W. F. THOMAS, Bookkeeper.

Subscribed and sworn to before me, this fifteenth day of August, 1885.

WM. F. WHITE,
Bank Commissioner.

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Ukiah, doing business at Ukiah, County of Mendocino, on the twenty-first day of June, 1886, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$12,000 00	Capital paid up	\$250,000 00
Other real estate	2,697 67	Due depositors	52,303 32
Invested in stocks	386 23	Due banks and bankers	5,224 70
Loans on real estate	222,352 55	Interest collected	4,902 02
Loans on stocks and bonds	1,986 90	Rents, exchange, etc.	434 28
Loans on personal security	82,240 73	Profit and loss	30,050 67
Money on hand	9,056 85		
Due from banks and bankers	11,073 27		
Expenses, taxes, etc.	1,120 39		
Total resources	\$342,914 99	Total liabilities	\$342,914 99

UKIAH, June 22, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. M. LITCHFIELD,
W. W. MORELAND,
Bank Commissioners.

STATE OF CALIFORNIA, } ss.
County of Mendocino. }

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of Ukiah, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

R. MCGARVEY, President.
SAMUEL WHEELER, Cashier.

Subscribed and sworn to before me, this twenty-second day of June, 1886.

W. W. MORELAND,
Bank Commissioner.

SEMI-ANNUAL REPORT OF THE

BANK OF VACAVILLE.

[Incorporated April 23, 1883.]

Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: 9 A. M. to 4 P. M.)

R. D. ROBBINS, President.

EDWARD FISHER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate	\$32,136 66	Capital paid in coin	\$30,000 00
Loans on personal security (including overdrafts)	66,557 33	Reserve fund and profit and loss	7,264 30
Money on hand	4,462 47	Due depositors	37,502 63
Checks and other cash items	365 00	Due banks and bankers	29,795 37
Due from banks and bankers	40 84		
Furniture and fixtures	1,000 00		
Total resources	\$104,562 30	Total liabilities	\$104,562 30

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$30,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows:

R. D. Robbins	525 shares.	E. R. Thurber	15 shares.
W. B. Parker	279 shares.	L. W. Buck	10 shares.
D. Dutton	30 shares.		

Total number of shares held by the Directors is 859 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Solano	\$32,136 66	\$75,000 00

SEMI-ANNUAL REPORT OF THE

BANK OF VACAVILLE.

[Incorporated April 23, 1883.]

Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

R. D. ROBBINS, President.

EDWARD FISHER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate	\$32,295 48	Capital paid in coin	\$30,000 00
Loans on personal security (including overdrafts)	72,243 64	Reserve fund and profit and loss	7,264 30
Money on hand	5,895 26	Due depositors	22,420 02
Due from banks and bankers	215 75	Due banks and bankers	50,523 74
Furniture and fixtures	1,000 00	Other liabilities	2,654 21
Expenses and taxes	1,212 14		
Total resources	\$112,862 27	Total liabilities	\$112,862 27

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$30,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$30.

The names of the Directors, and number of shares of stock held by each, are as follows:

R. D. Robbins	525 shares.	D. Dutton	30 shares.
W. B. Parker	279 shares.	L. W. Buck	10 shares.
E. R. Thurber	15 shares.		
Total number of shares held by the Directors is	859 shares.		

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Solano	\$32,295 48	\$75,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Vacaville, doing business at Vacaville, County of Solano, on the seventh day of June, 1886, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate	\$32,295 48	Capital paid up	\$30,000 00
Loans on personal security	70,155 36	Reserve fund	7,264 30
Money on hand	4,018 24	Due depositors	17,346 55
Due from banks and bankers	542 50	Due banks and bankers	52,356 65
Furniture, fixtures, etc.	1,000 00	Interest collected	2,047 68
Expenses, taxes, etc.	1,041 70	Rents, exchange, etc.	38 10
Total resources	\$109,053 28	Total liabilities	\$109,053 28

VACAVILLE, June 7, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

WM. F. WHITE,
W. W. MORELAND,
Bank Commissioners.

STATE OF CALIFORNIA,
County of Solano. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of Vacaville, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

R. D. ROBBINS, President.
EDWARD FISHER, Cashier.

Subscribed and sworn to before me, this seventh day of June, 1886.

WM. F. WHITE,
Bank Commissioner.

REMARKS ON LOCATION.

The Bank of Vacaville is located in the small Town of Vacaville, Solano County. This section is deservedly famous for its early fruit productions. In this respect it is, perhaps, unsurpassed by any section of the State. Most of its fruit productions go directly East over the Central Pacific Railroad. The valley is healthy and charming in every respect. The bank is new, is well conducted so far, and there is no reason why it should not prove a satisfactory financial success.

SEMI-ANNUAL REPORT OF THE

BANK OF VENTURA—SAN BUENAVENTURA.

[Incorporated September 19, 1874.]

Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: 9 A. M. to 4 P. M.)

THOS. R. BARD, President.

HENRY CLAY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$3,000 00	Capital paid in coin	\$90,000 00
Real estate taken for debt	1,229 97	Reserve fund and profit and loss	15,068 01
County warrants	1,860 78	Due depositors	102,112 87
Loans on real estate	49,731 13		
Loans on personal security (including overdrafts)	114,709 92		
Money on hand	22,446 36		
Due from banks and bankers	12,702 72		
Furniture and fixtures	1,500 00		
Total resources	\$207,180 88	Total liabilities	\$207,180 88

DETAILS.

The amount of capital stock is \$250,000; the amount subscribed is \$90,000; the total amount actually paid in coin by stockholders for capital stock is \$90,000. The total number of shares of stock issued is 2,500; the amount paid up on each share of stock is \$36.

The names of the Directors, and number of shares of stock held by each, are as follows:

T. R. Bard	315 shares.	V. A. Simpson	50 shares.
L. C. McKeeby	125 shares.	H. Clay	60 shares.
E. P. Foster	430 shares.	L. Snodgrass	670 shares.
J. A. Walker	200 shares.		

Total number of shares held by the Directors is 1,850 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.
Ventura	\$1,229 97

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
Ventura	\$49,731 13

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.
Ventura County school warrants	\$1,860 78

SEMI-ANNUAL REPORT OF THE

BANK OF VENTURA—SAN BUENAVENTURA.

[Incorporated September 19, 1874.]

Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

THOS. R. BARD, President.

HENRY CLAY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$3,000 00	Capital paid in coin	\$90,000 00
Real estate taken for debt	1,229 97	Reserve fund and profit and loss	20,023 73
Loans on real estate	55,129 37	Due depositors	90,630 47
Loans on personal security (including overdrafts)	107,645 05		
Money on hand	22,614 25		
Due from banks and bankers	9,535 56		
Furniture and fixtures	1,500 00		
Total resources	\$200,654 20	Total liabilities	\$200,654 20

DETAILS.

The amount of capital stock is \$250,000; the amount subscribed is \$90,000; the total amount actually paid in coin by stockholders for capital stock is \$90,000. The total number of shares of stock issued is 2,500; the amount paid up on each share of stock is \$36.

The names of the Directors, and number of shares of stock held by each, are as follows:

T. R. Bard	315 shares.	V. A. Simpson	50 shares.
L. C. McKeeby	125 shares.	H. Clay	60 shares.
E. P. Foster	430 shares.	L. Snodgrass	670 shares.
J. A. Walker	200 shares.		

Total number of shares held by the Directors is 1,850 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Ventura	\$1,229 97	\$1,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Ventura	\$55,129 37	\$110,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.
Personal indorsements	\$98,663 66

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Ventura, doing business at San Buenaventura, County of Ventura, on the twenty-fourth day of October, 1885, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$3,000 00	Capital paid up	\$90,000 00
Other real estate	1,229 97	Due depositors	112,171 46
Invested in warrants	557 25	Interest collected	1,521 99
Loans on real estate	38,346 13	Rents, exchange, etc.	47 90
Loans on stocks and bonds	13,034 56	Profit and loss	12,524 19
Loans on other securities (grain, etc.)	10,103 67		
Loans on personal security	82,983 94		
Money on hand	27,207 89		
Due from banks and bankers	38,291 88		
Furniture, fixtures, etc.	1,500 00		
Expenses, taxes, etc.	10 25		
Total resources	\$216,265 54	Total liabilities	\$216,265 54

SAN BUENAVENTURA, October 27, 1885.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. E. FARNUM,
WM. F. WHITE,
Bank Commissioners.

STATE OF CALIFORNIA, } ss.
County of Ventura. }

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of Ventura, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

L. C. McKEEBY, President.
HENRY CLAY, Cashier.

Subscribed and sworn to before me, this twenty-sixth day of October, 1885.

WM. F. WHITE,
Bank Commissioner.

REMARKS ON LOCATION.

The Bank of Ventura is located in the Town of San Buenaventura, in Ventura County. This town is advantageously situated, near the sea, at the opening of a fine farming valley of about sixty miles in length. This valley is famous for its large crops of barley, corn, and beans. It also produces fine fruit of many varieties. Its distance from San Francisco is three hundred and twenty-five miles; but its water communication gives it reasonably low freight charges, not exceeding two dollars per ton. The town has a population of about two thousand inhabitants. The bank has been well managed, and pays its shareholders an average dividend of nine per cent per annum on the capital invested.

SEMI-ANNUAL REPORT OF THE

BANK OF VISALIA.

[Incorporated August 31, 1874.]

Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.

R. E. HYDE, President. (Office hours: 10 A. M. to 3 P. M.) C. J. GIDDINGS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$10,000 00	Capital paid in coin	\$200,000 00
Real estate taken for debt	11,365 57	Reserve fund and profit and loss	53,638 00
United States bonds	5,465 62	Due depositors	152,506 09
County warrants	76 24	Due banks and bankers	32,134 67
Loans on real estate	216,366 00		
Loans on personal security (including overdrafts)	144,698 48		
Money on hand	12,169 80		
Checks and other cash items	1,760 19		
Due from banks and bankers	3,555 03		
Furniture and fixtures	1,400 00		
Interest accrued	25,562 00		
Other assets	5,859 83		
Total resources	\$438,278 76	Total liabilities	\$438,278 76

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$200,000. The total number of shares of stock issued is 2,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

R. E. Hyde	838 shares.	T. Lindsey	23 shares.
C. Burrel	588 shares.	J. D. Hyde	22 shares.
C. J. Giddings	40 shares.		

Total number of shares held by the Directors is 1,511 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Tulare	\$11,365 57	\$15,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Tulare	\$215,117 00	\$250,000 00
Fresno	1,249 00	2,000 00
Totals	\$216,366 00	\$252,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States 4 per cent bonds	\$5,000 00	\$5,465 62	\$6,000 00
County warrants (Tulare)	76 24	76 24	76 24
Totals	\$5,076 24	\$5,541 86	\$6,076 24

SEMI-ANNUAL REPORT OF THE

BANK OF VISALIA.

[Incorporated August 31, 1874.]

Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

R. E. HYDE, President.

C. J. GIDDINGS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$10,000 00	Capital paid in coin	\$200,000 00
Real estate taken for debt	11,170 07	Reserve fund and profit and loss	43,766 75
United States bonds	5,465 62	Due depositors	241,348 26
County warrants	5 50		
Loans on real estate	202,796 59		
Loans on personal security (including overdrafts)	189,529 72		
Money on hand	20,457 69		
Checks and other cash items	2,342 45		
Due from banks and bankers	41,947 37		
Furniture and fixtures	1,400 00		
Total resources	\$485,115 01	Total liabilities	\$485,115 01

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$200,000. The total number of shares of stock issued is 2,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

R. E. Hyde	838 shares.	T. Lindsey	23 shares.
C. Burrel	588 shares.	J. D. Hyde	22 shares.
C. J. Giddings	40 shares.		
Total number of shares held by the Directors is		1,511 shares.	

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Tulare	\$11,170 07	\$15,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Tulare	\$201,296 59	\$250,000 00
Fresno	1,500 00	2,500 00
Totals	\$202,796 59	\$252,500 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States 4 per cent bonds	\$5,000 00	\$5,465 62	\$6,000 00
Tulare County warrants	5 50	5 50	5 50
Totals	\$5,005 50	\$5,471 12	\$6,005 50

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Visalia, doing business at Visalia, County of Tulare, on the tenth day of December, 1885, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$10,000 00	Capital paid up	\$200,000 00
Other real estate	11,365 57	Due depositors	140,482 34
Invested in stocks and bonds	5,662 76	Due banks and bankers	20,662 05
Loans on real estate	201,913 91	Interest collected	7,024 87
Loans on other securities (grain, etc.)	2,414 33	Rents, exchange, etc.	99 00
Loans on personal security	147,030 93	Profit and loss	28,105 08
Money on hand	9,214 77		
Due from banks and bankers	1,658 19		
Furniture, fixtures, etc.	1,400 00		
Expenses, taxes, etc.	1,732 81		
Other assets	3,980 07		
Total resources	\$396,373 34	Total liabilities	\$396,373 34

VISALIA, December 11, 1885.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, I beg leave to report that I have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servant,

J. M. LITCHFIELD,
Bank Commissioner.

STATE OF CALIFORNIA, }
County of Tulare. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of Visalia, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

R. E. HYDE, President.
C. J. GIDDINGS, Cashier.

Subscribed and sworn to before me, this eleventh day of December, 1885.

J. M. LITCHFIELD,
Bank Commissioner.

REMARKS ON LOCATION.

The Bank of Visalia is located in the Town of Visalia, Tulare County. The leading productions of this section are wheat, cattle, and sheep. The land sells for from twelve to fifty dollars per acre. It is about two hundred and fifty miles from San Francisco by rail. The bank is under careful management, and has paid its shareholders about eleven per cent per annum on their investment. The population of Visalia is about two thousand, and it cast a vote of about five hundred at the last election.

SEMI-ANNUAL REPORT OF THE

BANK OF WATSONVILLE.

[Incorporated May 11, 1874.]

Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: 9 A. M. to 4 P. M.)

G. M. BOCKIUS, President.

H. S. FLETCHER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$12,000 00	Capital paid in coin	\$200,000 00
Real estate taken for debt	19,839 99	Reserve fund and profit and loss	11,322 16
County warrants	2,944 70	Due depositors	170,561 35
Loans on real estate	213,200 15	Due banks and bankers	36 62
Loans on stocks, bonds, and warrants	6,000 00	Other liabilities	400 00
Loans on other securities (grain, etc.)	1,160 00		
Loans on personal security (including overdrafts)	33,896 36		
Money on hand	28,231 19		
Checks and other cash items	450 30		
Due from banks and bankers	60,397 44		
Furniture and fixtures	2,000 00		
Expenses and taxes	2,200 00		
Total resources	\$382,320 13	Total liabilities	\$382,320 13

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$200,000. The total number of shares of stock issued is 400; the amount paid up on each share of stock is \$500.

The names of the Directors, and number of shares of stock held by each, are as follows:

Charles Ford	61 shares.	P. McAllister	6 shares.
G. M. Bockius	42 shares.	W. G. Hudson	5 shares.
Thos. Snodgrass	32 shares.	Owen Tuttle	4 shares.
J. T. Porter	20 shares.		

Total number of shares held by the Directors is 170 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Santa Cruz	\$19,839 99	\$19,839 99

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Cruz	\$96,000 15	\$144,000 00
Monterey	88,700 00	133,050 00
Ventura	18,000 00	27,000 00
San Benito	10,500 00	15,750 00
Totals	\$213,200 15	\$319,800 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.
Santa Cruz County warrants.....	\$3,200 00	\$2,944 70

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
40 shares of Bank of Watsonville stock	\$20,000 00	\$6,000 00	\$20,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts.....	\$1,160 00	\$1,500 00

SEMI-ANNUAL REPORT OF THE

BANK OF WATSONVILLE.

[Incorporated May 11, 1874.]

Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.

G. M. BOCKIUS, President. (Office hours: — A. M. to — P. M.) H. S. FLETCHER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$12,000 00	Capital paid in coin	\$200,000 00
Real estate taken for debt	17,902 39	Reserve fund and profit and loss	989 96
County warrants	142 60	Due depositors	144,713 98
Loans on real estate	200,735 00		
Loans on stocks, bonds, and warrants	80 00		
Loans on other securities (grain, etc.)	1,100 00		
Loans on personal security (including overdrafts)	38,887 53		
Money on hand	22,139 77		
Checks and other cash items	6,468 95		
Due from banks and bankers	44,247 70		
Furniture and fixtures	2,000 00		
Total resources.....	\$345,703 94	Total liabilities	\$345,703 94

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$200,000. The total number of shares of stock issued is 400; the amount paid up on each share of stock is \$500.

The names of the Directors, and number of shares of stock held by each, are as follows:

C. Ford	92 shares.	H. S. Fletcher.....	10 shares.
G. M. Bockius	42 shares.	P. McAllister	7 shares.
Thomas Snodgrass.....	31 shares.	W. G. Hudson	5 shares.
J. T. Porter	21 shares.		
Total number of shares held by the Directors is			208 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Santa Cruz	\$17,902 39	\$17,902 39

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Santa Cruz	\$99,795 00	\$149,692 00
Monterey	66,800 00	100,200 00
San Benito	17,140 00	25,710 00
Ventura	17,000 00	25,500 00
Totals	\$200,735 00	\$301,102 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
2 shares Bank of Watsonville stock.....	\$1,000 00	\$80 00	\$1,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts.....	\$1,100 00	\$1,432 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Watsonville, doing business at Watsonville, County of Santa Cruz, on the sixteenth day of July, 1885, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$12,000 00	Capital paid up.....	\$200,000 00
Other real estate	21,485 74	Due depositors	144,879 53
Loans on real estate	220,550 79	Interest collected	609 41
Loans on stocks and bonds	7,180 00	Rents, exchange, etc.	31 20
Loans on other securities (grain, etc.)	3,071 88	Dividends unpaid	1,360 00
Loans on personal security	29,645 23	Profit and loss	4,974 80
Money on hand	22,954 13		
Due from banks and bankers	32,873 77		
Furniture, fixtures, etc.	2,000 00		
Expenses, taxes, etc.	93 40		
Total resources.....	\$351,854 94	Total liabilities	\$351,854 94

WATSONVILLE, July 18, 1885.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servant,

J. E. FARNUM,
J. M. LITCHFIELD,
Bank Commissioners.

STATE OF CALIFORNIA, } ss.
County of Santa Cruz.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of Watsonville, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

H. S. FLETCHER, Cashier.
G. M. BOCKIUS, President.

Subscribed and sworn to before me, this seventeenth day of July, 1885.

J. M. LITCHFIELD,
Bank Commissioner.

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Watsonville, doing business at Watsonville, County of Santa Cruz, on the seventh day of May, 1886, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$12,000 00	Capital paid up	\$200,000 00
Other real estate	18,002 39	Due depositors	138,307 07
Loans on real estate	211,879 14	Interest collected	1,808 75
Loans on other securities (grain, etc.)	1,350 00	Rents, exchange, etc.	383 20
Loans on personal security	24,294 75		
Money on hand	23,154 32		
Due from banks and bankers	44,326 07		
Furniture, fixtures, etc.	2,000 00		
Expenses, taxes, etc.	3,349 75		
Other assets	142 60		
Total resources	\$340,499 02	Total liabilities	\$340,499 02

WATSONVILLE, May 8, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. E. FARNUM,
WM. F. WHITE,
Bank Commissioners.

STATE OF CALIFORNIA, } ss.
County of Santa Cruz.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of Watsonville, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

H. S. FLETCHER, Cashier.
J. J. MOREY, Bookkeeper.

Subscribed and sworn to before me, this seventh day of May, 1886.

WM. F. WHITE,
Bank Commissioner.

REMARKS ON LOCATION.

The Bank of Watsonville is located in the Town of Watsonville, Santa Cruz County. Watsonville is a town of about two thousand inhabitants, and cast a vote of over five hundred at the last election. It is in about the center of the Pajaro Valley, which for the richness and productiveness of its soil, is not surpassed, if equaled, by the same amount of land in any section of the State. Its general climate is delightful and healthy. The valley is washed by the ocean on one side, and surrounded on the other by high and low hills, which furnish fine grazing for stock. The productions are wheat, barley, beans, hops, and fruit, including all sorts of berries. No irrigation is necessary for crop purposes. The valley land sells at from forty to one hundred and fifty dollars per acre, which, considering its productiveness, the convenience and beauty of its location, makes it to-day the most desirable, and comparatively speaking, the cheapest land to be found in California. Fine grazing land can be had at from fifteen to thirty dollars per acre. The distance from San Francisco is about one hundred miles by rail. The only drawback to the valley is the high charge for freighting. The bank has been well conducted, and has paid its shareholders an average of over eleven per cent per annum on the capital invested since the date of its organization.

SEMI-ANNUAL REPORT OF

WELLS, FARGO & CO.'S BANK—SAN FRANCISCO.

[Incorporated February 5, 1866.]

Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.

LLOYD TEVIS, President. (Office hours: 10 A. M. to 3 P. M.) H. WADSWORTH, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$127,210 31	Capital paid in coin	\$500,000 00
United States bonds	50,603 74	Reserve fund and profit and loss	3,198,098 30
Miscellaneous bonds and stocks	2,000 00	Due depositors	1,810,932 64
Loans on real estate	208,227 80	Due banks and bankers	213,731 53
Loans on stocks, bonds, and warrants	423,221 44		
Loans on other securities (grain, etc.)	302,813 07		
Loans on personal security (including overdrafts)	2,229,181 44		
Money on hand	858,026 61		
Checks and other cash items	34,008 85		
Due from banks and bankers	58,778 33		
Furniture and fixtures	4,000 00		
Other assets	1,424,690 88		
Total resources	\$5,722,762 47	Total liabilities	\$5,722,762 47

DETAILS.

The amount of capital stock is \$6,250,000; the total amount actually paid in coin by stockholders for capital stock is \$500,000. The total number of shares of stock issued is 62,500.

The names of the Directors, and number of shares of stock held by each, are as follows:

Lloyd Tevis	200 shares.	Geo. E. Gray	20 shares.
Leland Stanford	86½ shares.	Charles F. Crocker	100 shares.
Charles Fargo	5 shares.	John J. Valentine	1 share.
J. C. Fargo	205 shares.	Charles Crocker	2,421 shares.
Oliver Eldridge	10 shares.		
Total number of shares held by the Directors is	3,048½ shares.		

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.
San Francisco	\$41,480 37
Alameda	5,000 00
Sacramento	4,758 00
Salt Lake, Utah	30,000 00
Carson, Nevada	4,000 00
Denver, Colorado	10,000 00
Las Vegas, New Mexico	10,000 00
Chicago, Illinois	2,615 00
Lincoln, Nebraska	3,350 00
Omaha, Nebraska	12,006 94
El Paso, Texas	4,000 00
Totals	\$127,210 31

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco	\$16,662 89	\$25,000 00
Santa Clara	51,805 00	150,000 00
Alameda	11,596 39	18,000 00
State of Nevada	2,107 19	10,000 00
State of Illinois	126,056 33	200,000 00
Totals	\$208,227 80	\$408,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States 4 per cent bonds	\$50,000 00	\$50,603 74	\$62,500 00
Utah Central Railroad bonds	2,000 00	2,000 00	2,000 00
Totals	\$52,000 00	\$52,603 74	\$64,500 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
R. R. and Spring Valley Waterworks	\$230,000 00	\$178,000 00	\$250,000 00
Miscellaneous stocks	300,000 00	245,221 44	-----
Totals	\$530,000 00	\$423,221 44	\$250,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Wheat, iron, hardware, canned goods	\$302,813 07	\$350,000 00

SEMI-ANNUAL REPORT OF

WELLS, FARGO & CO.'S BANK—SAN FRANCISCO.

[Incorporated February 5, 1866.]

Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

LLOYD TEVIS, President.

H. WADSWORTH, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$134,919 39	Capital paid in coin	\$500,000 00
United States bonds	58,796 59	Reserve fund and profit and loss	3,353,661 37
Loans on real estate	369,093 01	Due depositors	1,980,136 00
Loans on stocks, bonds, and warrants	469,573 89	Due banks and bankers	207,935 04
Loans on other securities (grain, etc.)	170,647 33		
Loans on personal security (including overdrafts)	1,685,404 98		
Money on hand	1,492,568 96		
Due from banks and bankers	83,440 18		
Furniture and fixtures	4,000 00		
Assets, other agencies	1,573,288 08		
Total resources	\$6,041,732 41	Total liabilities	\$6,041,732 41

DETAILS.

The amount of capital stock is \$6,250,000; the total amount actually paid in coin by stockholders for capital stock is \$500,000. The total number of shares of stock issued is 62,500.

The names of the Directors, and number of shares of stock held by each, are as follows:

Lloyd Tevis	200 shares.	G. E. Gray	20 shares.
Leland Stanford	86½ shares.	Chas. F. Crocker	100 shares.
Chas. Fargo	5 shares.	J. J. Valentine	1 share.
J. C. Fargo	205 shares.	Chas. Crocker	2,421 shares.
O. Eldridge	10 shares.		

Total number of shares held by the Directors is 3,048½ shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.
San Francisco	\$41,480 37
Alameda	5,000 00
Sacramento	4,758 00
Salt Lake, Utah	30,000 00
Carson, Nevada	4,000 00
Denver, Colorado	10,000 00
Las Vegas, New Mexico	10,000 00
Chicago, Illinois	2,707 20
Lincoln, Nebraska	3,350 00
El Paso, Texas	4,425 38
Omaha, Nebraska	12,006 94
Kansas City, Missouri	7,191 50
Totals	\$134,919 39

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
San Francisco	\$100,253 70
Santa Clara	60,822 44
Los Angeles	69,108 07
Alameda	4,802 05
San Diego	3,758 60
State of Illinois	125,848 15
State of Nevada	4,500 00
Totals	\$369,093 01

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
United States 4 per cent bonds	\$54,000 00	\$58,796 59	\$68,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Railroad bonds	\$150,000 00	\$100,000 00	\$150,000 00
Miscellaneous bonds and stocks	450,000 00	369,573 89	450,000 00
Totals	\$600,000 00	\$469,573 89	\$600,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Wheat, pig iron, hardware, canned goods, etc.	\$170,647 33	\$190,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of Wells, Fargo & Co.'s Bank, doing business at City and County of San Francisco, on the twenty-third day of January, 1886, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$127,302 51	Capital paid up	\$500,000 00
Invested in stocks and bonds	51,926 24	Reserve fund	3,060,545 66
Loans on real estate	153,147 07	Due depositors	1,843,348 11
Loans on stocks and bonds	400,870 00	Due banks and bankers	83,674 52
Loans on other securities (grain, etc.)	245,324 41	Rents, exchange, etc.	623 82
Loans on personal security	2,244,528 50	Profit and loss	4,063 40
Money on hand	1,198,729 41	Other liabilities	3,465 61
Due from banks and bankers	1,061,862 46		
Other assets	12,030 52		
Total resources	\$5,495,721 12	Total liabilities	\$5,495,721 12

SAN FRANCISCO, January 27, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. E. FARNUM,
J. M. LITCHFIELD,
WM. F. WHITE,
Bank Commissioners.

STATE OF CALIFORNIA,
County of San Francisco. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of Wells, Fargo & Co.'s Bank, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

H. WADSWORTH, Cashier.

Subscribed and sworn to before me, this twenty-fifth day of January, 1886.

J. M. LITCHFIELD,
Bank Commissioner.

SEMI-ANNUAL REPORT OF

THE BANK OF WILLOWS.

[Incorporated September 2, 1880.]

Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: 9 A. M. to 3 P. M.)

N. D. RIDEOUT, President.

WM. C. MURDOCK, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$6,650 00	Capital paid in coin	\$150,000 00
Real estate taken for debt	5,500 00	Reserve fund and profit and loss	33,888 19
Miscellaneous bonds and stocks	26,000 00	Due depositors	101,790 13
Loans on real estate	31,720 00	Due banks and bankers	117,556 02
Loans on stocks, bonds, and warrants	13,760 00		
Loans on other securities (grain, etc.)	144,817 45		
Loans on personal security (including overdrafts)	157,933 56		
Money on hand	14,853 33		
Furniture and fixtures	2,000 00		
Total resources	\$403,234 34	Total liabilities	\$403,234 34

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$150,000. The total number of shares of stock issued is 2,000; the amount paid up on each share of stock is \$75.

The names of the Directors, and number of shares of stock held by each, are as follows:

N. D. Rideout	1,020 shares.	P. H. Green	40 shares.
N. A. Rideout	80 shares.	Wm. C. Murdock	300 shares.
W. C. Belcher	200 shares.		

Total number of shares held by the Directors is 1,640 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Colusa	\$5,500 00	\$5,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Colusa	\$31,720 00	\$60,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Willows Warehouse Association	\$26,000 00	\$26,000 00	\$40,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Willows Warehouse Association	\$24,000 00	\$13,000 00	\$38,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Grain in warehouses	\$144,817 45	\$165,000 00

SEMI-ANNUAL REPORT OF THE

BANK OF WILLOWS.

[Incorporated September 2, 1880.]

Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

N. D. RIDEOUT, President.

WM. C. MURDOCK, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$12,858 86	Capital paid in coin	\$200,000 00
Real estate taken for debt	5,500 00	Reserve fund and profit and loss	2,081 26
Miscellaneous bonds and stocks	26,000 00	Due depositors	119,930 41
Loans on real estate	43,680 00	Due banks and bankers	28,569 57
Loans on stocks, bonds, and warrants	13,760 00		
Loans on other securities (grain, etc.)	23,560 00		
Loans on personal security (including overdrafts)	207,437 49		
Money on hand	15,784 89		
Furniture and fixtures	2,000 00		
Total resources	\$350,581 24	Total liabilities	\$350,581 24

DETAILS.

The amount of capital stock is \$200,000; the amount subscribed is \$200,000; the total amount actually paid in coin by stockholders for capital stock is \$200,000. The total number of shares of stock issued is 2,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

N. D. Rideout	1,020 shares.	N. A. Rideout	80 shares.
William C. Murdock	300 shares.	P. H. Green	40 shares.
W. C. Belcher	200 shares.		

Total number of shares held by the Directors is 1,640 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Colusa	\$5,500 00	\$6,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Colusa	\$43,680 00	\$75,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Willows Warehouse Association	\$26,000 00	\$26,000 00	\$36,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Willows Warehouse Association	\$24,000 00	\$13,760 00	\$34,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Grain in warehouses	\$23,560 00	\$30,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Willows, doing business at Willows, County of Colusa, on the eleventh day of September, 1885, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$6,650 00	Capital paid up	\$150,000 00
Other real estate	10,624 99	Reserve fund	20,000 00
Invested in stocks and bonds	26,000 00	Due depositors	108,212 12
Loans on real estate	34,520 00	Due banks and bankers	177,821 39
Loans on stocks and bonds	13,760 00	Interest collected	5,422 38
Loans on other securities (grain, etc.)	258,652 34	Profit and loss	702 93
Loans on personal security	123,651 45	Other liabilities	31,000 00
Money on hand	16,241 08		
Furniture, fixtures, etc.	2,000 00		
Expenses, taxes, etc.	1,058 96		
Total resources	\$493,158 82	Total liabilities	\$493,158 82

WILLOWS, September 12, 1885.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. E. FARNUM,
J. M. LITCHFIELD,
Bank Commissioners.

STATE OF CALIFORNIA, } ss.
County of Colusa. }

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of Willows, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

WM. C. MURDOCK, Cashier.

Subscribed and sworn to before me, this eleventh day of September, 1885.

J. M. LITCHFIELD,
Bank Commissioner.

REMARKS ON LOCATION.

The Bank of Willows is located in the Town of Willows, in Colusa County. It contains about fifteen hundred inhabitants, and cast a vote of three hundred at the last election. The surrounding country is mostly valley land, and devoted almost entirely to wheat growing, although whenever tried, grape and fruit growing have been very successful. The communication with San Francisco is by rail, and the freight charges are more reasonable than usual, being two dollars and fifty cents per ton. The tonnage shipped from Willows every year is immense. The price of land runs from ten dollars per acre to fifty dollars for the best. The earnings of the bank ever since its organization have been most satisfactory to its shareholders, indicating good management and a prosperous country; of the amount appearing as paid up capital, one hundred thousand dollars is capitalized earnings of the bank.

SEMI-ANNUAL REPORT OF THE

BANK OF WINTERS.

[Incorporated November 6, 1885.]

Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

EDWARD WOLFSKILL, President.

EMILE E. KAHN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
County warrants.....	\$859 74	Capital paid in coin.....	\$19,500 00
Loans on real estate.....	1,454 25	Reserve fund and profit and loss.....	10 39
Loans on stocks, bonds, and warrants.....	75 00	Due depositors.....	3,677 29
Loans on personal security (including overdrafts).....	14,038 41	Other liabilities.....	30 72
Money on hand.....	1,890 00		
Checks and other cash items.....	500 77		
Due from banks and bankers.....	2,960 48		
Furniture and fixtures.....	993 51		
Expenses and taxes.....	446 24		
Total resources.....	\$23,218 40	Total liabilities.....	\$23,218 40

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$19,500. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$19.⁵⁰/₁₀₀.

The names of the Directors, and number of shares of stock held by each, are as follows:

E. Wolfskill.....	50 shares.	S. K. Baker.....	50 shares.
W. Sims.....	10 shares.	E. Englehart.....	50 shares.
M. Kahn.....	300 shares.		

Total number of shares held by the Directors is..... 460 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Yolo.....	\$1,454 25	\$2,500 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
County school warrants.....	\$610 49	\$599 79	\$610 49
County road warrants.....	262 56	259 95	262 56
Totals.....	\$873 05	\$859 74	\$873 05

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Thirteen shares Buckeye Grangers' Warehouse Association	\$130 00	\$75 00	\$130 00

SEMI-ANNUAL REPORT OF THE

BANK OF WINTERS.

[Incorporated November 6, 1885.]

Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.

E. WOLFSKILL, President. (Office hours: — A. M. to — P. M.) E. E. KAHN, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$7,047 02	Capital paid in coin	\$50,000 00
County warrants	98 65	Reserve fund and profit and loss	36 14
Loans on real estate	2,690 25	Due depositors	14,169 03
Loans on stocks, bonds, and warrants	20 00	Other liabilities	902 59
Loans on personal security (including overdrafts)	43,848 32		
Money on hand	2,255 15		
Checks and other cash items	693 13		
Due from banks and bankers	6,195 52		
Furniture and fixtures	1,024 41		
Interest accrued	1,235 31		
Total resources	\$65,107 76	Total liabilities	\$65,107 76

DETAILS.

The amount of capital stock is \$100,000; the amount subscribed is \$100,000; the total amount actually paid in coin by stockholders for capital stock is \$50,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is \$50.

The names of the Directors, and number of shares of stock held by each, are as follows:

E. Wolfskill	75 shares.	S. K. Baker	50 shares.
W. Sims	10 shares.	E. J. Englehart	50 shares.
M. Kahn	300 shares.		

Total number of shares held by the Directors is

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Yolo	\$2,690 25	\$10,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
County school warrants	\$105 50	\$98 65	\$105 50

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
13 shares Buckeye Grangers' Warehouse Association	\$130 00	\$20 00	\$130 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Winters, doing business at Winters, County of Yolo, on the seventh day of June, 1886, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$6,535 97	Capital paid up	\$50,000 00
Loans on real estate	2,690 25	Due depositors	8,112 57
Loans on personal security	40,786 51	Interest collected	618 18
Money on hand	2,272 57	Rents, exchange, etc.	29 01
Due from banks and bankers	4,366 55		
Furniture, fixtures, etc.	1,024 41		
Expenses, taxes, etc.	1,083 50		
Total resources	\$58,759 76	Total liabilities	\$58,759 76

WINTERS, June 8, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servant,

WM. F. WHITE,
W. W. MORELAND,
Bank Commissioners.

STATE OF CALIFORNIA, } ss.
County of Yolo.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of Winters, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

E. WOLFSKILL, President.
E. E. KAHN, Cashier.

Subscribed and sworn to before me, this eighth day of June, 1886.

WM. F. WHITE,
Bank Commissioner.

REMARKS ON LOCATION.

The Bank of Winters is located in Winters, Yolo County. It is the center of a fine farming district, both for wheat and fruit growing, the fruit maturing remarkably early. The town has a population of about seven hundred, and bids fair for prosperity in the future. The bank is entirely new, but is making a good beginning to acquire the confidence of the public and make it a success financially.

SEMI-ANNUAL REPORT OF THE

BANK OF WOODLAND.

[Incorporated November 16, 1886.]

Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: 9 A. M. to 3:30 P. M.)

J. D. STEPHENS, President.

C. F. THOMAS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises and furniture.....	\$15,000 00	Capital paid in coin	\$700,000 00
Real estate	5,000 00	Reserve fund and profit and loss	130,471 39
County warrants	8,859 57	Due depositors	326,114 36
Loans on real estate	462,596 87		
Loans on stocks, bonds, and warrants	720 00		
Loans on other securities (grain, etc.)	110,774 31		
Loans on personal security	312,316 23		
Money on hand	70,800 60		
Checks and other cash items	681 82		
Due from banks and bankers	137,158 61		
Interest accrued	32,677 74		
Total resources	\$1,156,585 75	Total liabilities	\$1,156,585 75

DETAILS.

The amount of capital stock is \$1,000,000; the amount subscribed is \$700,000; the total amount actually paid in coin by stockholders for capital stock is \$700,000. The total number of shares of stock issued is 7,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. D. Stephens.....	2,964 shares.	F. S. Freeman.....	10 shares.
H. Fredericks	171 shares.	C. Nelson	158 shares.
L. D. Stephens	285 shares.	J. H. Harlan	93 shares.
J. Hollingsworth	308 shares.		
Total number of shares held by the Directors is	3,989 shares.		

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Colusa	\$8,100 00	\$18,000 00
Yolo	454,496 87	800,000 00
Totals	\$462,596 87	\$818,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Yolo County warrants	\$7,084 82	\$7,084 82	\$7,084 82
Yolo County school orders	1,774 75	1,774 75	1,774 75
Totals	\$8,859 57	\$8,859 57	\$8,859 57

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
12 shares Woodland Opera House Association.....	\$1,200 00	\$420 00	\$600 00
3 shares Bank of Yolo stock	300 00	300 00	300 00
Totals	\$1,500 00	\$720 00	\$900 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts	\$110,774 31	\$150,000 00

SEMI-ANNUAL REPORT OF

THE BANK OF WOODLAND.

[Incorporated November 16, 1886.]

Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

J. D. STEPHENS, President.

C. F. THOMAS, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises and furniture.....	\$15,000 00	Capital paid in coin	\$700,000 00
Real estate	5,000 00	Reserve fund and profit and loss	143,706 16
Loans on real estate	583,786 66	Due depositors	364,499 61
Loans on other securities (grain, etc.)	891 00	Due banks and bankers	359 91
Loans on personal security	388,572 21		
Money on hand	92,185 80		
Checks and other cash items	657 10		
Due from banks and bankers	84,829 19		
Interest accrued	36,966 86		
Expenses and taxes	676 86		
Total resources	\$1,208,565 68	Total liabilities	\$1,208,565 68

DETAILS.

The amount of capital stock is \$1,000,000; the amount subscribed is \$700,000; the total amount actually paid in coin by stockholders for capital stock is \$700,000. The total number of shares of stock issued is 7,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. D. Stephens.....	2,964 shares.	J. H. Harlan	93 shares.
H. Fredericks	171 shares.	C. Nelson	158 shares.
F. S. Freeman	10 shares.	J. Hollingsworth	308 shares.
L. D. Stephens	285 shares.		
Total number of shares held by the Directors is	3,989 shares.		

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Yolo.....	\$575,686 66	\$900,000 00
Colusa.....	8,100 00	18,000 00
Totals.....	\$583,786 66	\$918,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Wheat in warehouse.....	\$.891 00	\$1,096 86

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Woodland, doing business at Woodland, County of Yolo, on the ninth day of June, 1886, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises.....	\$15,000 00	Capital paid up.....	\$700,000 00
Other real estate.....	5,000 00	Reserve fund.....	100,000 00
Loans on real estate.....	572,487 11	Due depositors.....	371,406 12
Loans on other securities (grain, etc.).....	3,213 97	Due banks and bankers.....	770 49
Loans on personal security.....	375,696 23	Profit and loss.....	3,775 10
Money on hand.....	97,333 65		
Due from banks and bankers.....	106,383 07		
Expenses, taxes, etc.....	38 68		
Other assets.....	800 00		
Total resources.....	\$1,175,951 71	Total liabilities.....	\$1,175,951 71

WOODLAND, June 10, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

WM. F. WHITE,
W. W. MORELAND,
Bank Commissioners.

STATE OF CALIFORNIA, } ss.
County of Yolo.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of Woodland, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

J. D. STEPHENS, President.
C. F. THOMAS, Cashier.

Subscribed and sworn to before me, this tenth day of June, 1886.

WM. F. WHITE,
Bank Commissioner.

REMARKS ON LOCATION.

There are two banks located in Woodland, Yolo County. The Bank of Woodland and the Bank of Yolo. No one can visit Woodland without being charmed with the town and its surroundings. This county is famous for its wheat crops, for its fruit growing, but more particularly for its fine vineyards. Woodland has a population of about five thousand. The price demanded for land is not considered unreasonable, though the charge for freighting is. The banks are both well conducted, and their condition is a sure indication of the prosperity and general wealth of the people of the district.

SEMI-ANNUAL REPORT OF THE
BANK OF YOLO—WOODLAND.

[Incorporated January 27, 1883.]

Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.

H. P. MERRITT, President. (Office hours: 9 A. M. to 3:30 P. M.) C. W. BUSH, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$6,665 60	Capital paid in coin	\$300,000 00
County warrants	6,022 98	Reserve fund and profit and loss	40,681 42
Loans on real estate	252,207 21	Due depositors	332,843 66
Loans on stocks, bonds, and warrants	40 00	Due banks and bankers	32,239 62
Loans on other securities (grain, etc.)	104,044 57	Other liabilities	243 00
Loans on personal security (including overdrafts)	269,314 68		
Money on hand	32,633 85		
Checks and other cash items	1,238 03		
Due from banks and bankers	2,755 50		
Furniture and fixtures	2,997 14		
Interest accrued	18,900 00		
Expenses and taxes	9,038 14		
Other assets	150 00		
Total resources	\$706,007 70	Total liabilities	\$706,007 70

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$300,000. The total number of shares of stock issued is 3,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. P. Merritt	100 shares.	Benjamin Peart	50 shares.
W. W. Brownell	100 shares.	S. N. Mering	100 shares.
A. D. Porter	100 shares.	Charles F. Reed	35 shares.
E. R. Lowe	100 shares.	J. W. Freeman	1 share.
D. N. Hershey	100 shares.		

Total number of shares held by the Directors is

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Yolo	\$227,214 07	\$390,000 00
Colusa	7,000 00	20,000 00
Solano	17,993 14	22,000 00
Totals	\$252,207 21	\$432,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Yolo County warrants	\$5,392 98	\$5,172 98	\$5,392 98
State Controller's warrants	850 00	850 00	850 00
Totals	\$6,242 98	\$6,022 98	\$6,242 98

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Woodland Opera House stock	\$100 00	\$40 00	\$60 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Grain in warehouses	\$104,044 57	\$130,000 00

SEMI-ANNUAL REPORT OF THE
BANK OF YOLO—WOODLAND.

[Incorporated January 27, 1883.]

Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.

H. P. MERRITT, President. (Office hours: — A. M. to — P. M.) C. W. BUSH, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$6,674 42	Capital paid in coin	\$300,000 00
Loans on real estate	270,899 62	Reserve fund and profit and loss	40,518 00
Loans on stocks, bonds, and warrants	40 00	Due depositors	267,721 92
Loans on other securities (grain, etc.)	8,399 36	Due banks and bankers	65,454 71
Loans on personal security (including overdrafts)	313,745 97		
Money on hand	44,129 45		
Checks and other cash items	642 95		
Due from banks and bankers	615 58		
Furniture and fixtures	3,074 64		
Interest accrued	23,000 00		
Expenses and taxes	2,472 64		
Total resources	\$673,694 63	Total liabilities	\$673,694 63

DETAILS.

The amount of capital stock is \$500,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$300,000. The total number of shares of stock issued is 3,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

H. P. Merritt	100 shares.	A. W. Gable	100 shares.
E. R. Lowe	100 shares.	S. N. Mering	100 shares.
W. W. Brownell	100 shares.	B. Peart	50 shares.
A. D. Porter	108 shares.	Charles Reed	35 shares.
D. N. Hershey	100 shares.		

Total number of shares held by the Directors is

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Yolo	\$244,399 62	\$400,000 00
Solano	19,500 00	19,500 00
Colusa	7,000 00	18,000 00
Totals	\$270,899 62	\$437,500 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Woodland Opera House.....	\$100 00	\$40 00	\$50 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Grain in warehouse.....	\$8,398 36	\$10,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of Yolo, doing business at Woodland, County of Yolo, on the eighth day of June, 1886, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$6,674 42	Capital paid up.....	\$300,000 00
Other real estate	18,970 99	Reserve fund.....	7,000 00
Loans on real estate.....	249,968 44	Due depositors.....	274,565 95
Loans on other securities (grain, etc.)	8,789 36	Due banks and bankers	48,875 01
Loans on personal security	304,010 92	Interest collected.....	9,516 71
Money on hand	42,985 20	Profit and loss	69 15
Due from banks and bankers	2,679 29		
Furniture, fixtures, etc.....	3,074 64		
Expenses, taxes, etc.....	2,673 56		
Other assets	200 00		
Total resources.....	\$640,026 82	Total liabilities	\$640,026 82

WOODLAND, June 9, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

WM. F. WHITE,
W. W. MORELAND,
Bank Commissioners.

STATE OF CALIFORNIA, }
County of Yolo. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of Yolo, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

C. W. BUSH, Cashier.

Subscribed and sworn to before me, this ninth day of June, 1886.

WM. F. WHITE,
Bank Commissioner.

SEMI-ANNUAL REPORTS

OF

SAN FRANCISCO BRANCHES OF FOREIGN BANKS.

REPORTS OF BRANCHES OF FOREIGN BANKS.

SEMI-ANNUAL REPORT OF THE

SAN FRANCISCO BRANCH OF THE ANGLO-CALIFORNIAN BANK (LIMITED).

[Incorporated April 5, 1873.]

Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: 10 A. M. to 3 P. M.)

I. STEINHART, Manager.

P. N. LILIENTHAL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$93,593 42	Due head office in London..	\$3,845,459 96
Real estate taken for debt....	14,401 00	Reserve fund and profit and loss	94,087 43
County warrants	16,139 19	Due depositors	2,122,592 46
Loans on real estate	331,643 63	Due banks and bankers (foreign)	733,858 39
Loans on stocks, bonds, and warrants	1,071,509 01	Other liabilities	24,214 50
Loans on other securities (grain, etc.)	304,540 53		
Loans on personal security (including letters of credit) ..	2,301,787 69		
Money on hand	1,357,054 02		
Due from banks and bankers ..	283,259 09		
Furniture and fixtures	10,308 84		
Other assets	148,834 16		
Silver bars and bullion in transitu	887,142 16		
Total resources	\$6,820,212 74	Total liabilities	\$6,820,212 74

DETAILS.

The amount of capital stock is \$6,000,000; the amount subscribed is \$3,000,000; the total amount actually paid in coin by stockholders for capital stock is \$1,501,500. The total number of shares of stock issued is 600 deferred and 29,970 common; the amount paid up on each share of stock is £1 for each deferred and £10 for each common.

The names of the Directors, residents of London, are as follows: W. G. Scholfield, E. H. Lushington, J. Sebag, J. Simon, I. Seligman.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco	\$14,401 00	\$14,401 00
Alameda		
Lassen		
Fresno		

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
San Francisco	\$74,875 00
San Bernardino	40,442 88
Sonoma	12,428 75
Alameda	2,800 00
San Luis Obispo	37,800 00
San Mateo	7,000 00
San Francisco and Marin	47,500 00
Arizona	3,797 00
Seattle	105,000 00
Total	\$331,643 63

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Territorial warrants of Arizona	\$16,139 19	\$16,139 19	\$16,800 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Sundry stocks, bonds, notes, etc.	\$1,071,509 01	\$1,500,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Bills of lading and warehouse receipts	\$304,540 53	\$500,000 00

SEMI-ANNUAL REPORT OF THE

SAN FRANCISCO BRANCH OF THE ANGLO-CALIFORNIAN BANK (LIMITED).

[Incorporated April 5, 1883.]

Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

F. F. LOW, President.

P. N. LILIENTHAL, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$92,376 35	Due head office in London ..	\$2,893,249 74
Real estate taken for debt	14,401 00	Reserve fund and profit and loss	101,686 43
United States bonds	59,976 00	Due depositors	3,534,197 24
Miscellaneous bonds, stocks, and warrants	24,152 53	Due banks and bankers	518,318 48
Loans on real estate	301,449 30	Other liabilities	61,083 06
Loans on stocks, bonds, and warrants	684,039 00		
Loans on other securities (grain, etc.)	440,657 55		
Loans on personal security (letters of credit)	2,619,143 41		
Money on hand	1,359,554 93		
Due from banks and bankers	1,320,876 23		
Furniture and fixtures	10,051 12		
Other assets	181,857 53		
Total resources	\$7,108,534 95	Total liabilities	\$7,108,534 95

DETAILS.

The amount of capital stock is \$6,000,000; the amount subscribed is \$3,000,000; the total amount actually paid in coin by stockholders for capital stock is \$1,501,500. The total number of shares of stock issued is 600 deferred, 29,970 common; the amount paid up on each share of stock is £1 for deferred, £10 for common.

The names of the Directors, residents of London, are as follows: W. G. Scholfield, E. H. Lushington, J. Sebag, I. Seligman, and J. Simon.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco	\$14,401 00	\$14,401 00
Alameda		
Lassen		
Fresno		

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
San Francisco	\$33,925 00
San Francisco and Marin	50,000 00
Alameda	3,400 00
Sonoma	13,000 00
San Luis Obispo	38,200 00
Fresno	51,500 00
San Mateo	7,000 00
Arizona	4,424 30
Seattle	100,000 00
Totals	\$301,449 30

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
Territorial warrants of Arizona	\$24,152 53	\$24,152 53	\$24,152 53

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.
The bank held July 1, 1886, sundry stocks, bonds, etc., as collateral for loans, amounting to	\$684,039 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.
The bank held bills of lading, warehouse receipts, etc., amounting to	\$440,657 55

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Anglo-Californian Bank (Limited), doing business at City and County of San Francisco, on the eighth day of February, 1886, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$93,443 42	Due head office in London	\$4,183,832 17
Other real estate	14,401 00	Reserve fund and profit and loss	94,087 43
Invested in stocks and bonds	48,878 19	Due depositors	1,979,727 45
Loans on real estate	262,240 87	Due banks and bankers	876,287 67
Loans on stocks and bonds	1,341,029 85	Interest collected	19,947 79
Loans on other securities (grain, etc.)	216,749 06	Rents, exchange, etc.	4,229 72
Loans on personal security	1,697,206 93		
Money on hand	1,332,059 63		
Due from banks and bankers	765,244 88		
Furniture, fixtures, etc.	10,308 84		
Expenses, taxes, etc.	9,923 12		
Bullion	792,904 10		
Letters of credit	573,722 34		
Total resources	\$7,158,112 23	Total liabilities	\$7,158,112 23

SAN FRANCISCO, February 11, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. E. FARNUM,
J. M. LITCHFIELD,
WM. F. WHITE,
Bank Commissioners.

STATE OF CALIFORNIA,
County of San Francisco. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Anglo-Californian Bank (limited), the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

F. F. LOW, Manager.
IGNATZ STEINHART, Manager.

Subscribed and sworn to before me, this ninth day of February, 1886.

WM. F. WHITE,
Bank Commissioner.

SEMI-ANNUAL REPORT OF THE

SAN FRANCISCO BRANCH OF THE BANK OF BRITISH COLUMBIA.

[Incorporated by Royal Charter, 1862.]

Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: 10 A. M. to 3 P. M.)

W. POWELL, Manager.

S. CAMERON ALEXANDER, Accountant.

Resources.	Amount.	Liabilities.	Amount.
Loans on stocks, bonds, and warrants	\$539,264 10	Due head office in London..	\$1,291,108 38
Loans on other securities (grain, etc.)	239,651 68	Due depositors	592,363 30
Loans on personal security (including overdrafts)	529,079 48	Due banks and bankers	4,612 59
Money on hand	573,701 77		
Due from banks and bankers	6,387 24		
Total resources	\$1,888,084 27	Total liabilities	\$1,888,084 27

DETAILS.

The amount of capital stock is £500,000; the amount subscribed is £500,000; the total amount actually paid in coin by stockholders for capital stock is £346,000.

The names of the Directors are as follows: Robert Gillespie, Chairman; Eden Colville, Deputy Chairman; James Anderson, H. E. Ransom, Sir John Rose, G.C.M.G.

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Miscellaneous stocks and bonds	\$539,264 10	\$675,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts and bills of lading for wheat, barley, etc..	\$239,651 68	\$345,000 00

SEMI-ANNUAL REPORT OF THE

SAN FRANCISCO BRANCH OF THE BANK OF BRITISH COLUMBIA.

[Incorporated by Royal Charter, 1862.]

Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: 10 A. M. to 3 P. M.)

WM. POWELL, Manager.

S. CAMERON ALEXANDER, Accountant.

Resources.	Amount.	Liabilities.	Amount.
Loans on stocks, bonds, and warrants	\$618,701 50	Due head office	\$1,287,233 11
Loans on other securities (grain, etc.)	156,418 42	Due depositors	526,873 58
Loans on personal security (including overdrafts)	687,201 05	Due banks and bankers	385 82
Money on hand	298,509 23		
Due from banks and bankers	43,662 31		
Total resources	\$1,814,492 51	Total liabilities	\$1,814,492 51

DETAILS.

The amount of capital stock is £500,000; the amount subscribed is £500,000; the total amount actually paid in coin by stockholders for capital stock is £375,000.

The names of the Directors are as follows: Robert Gillespie, Chairman; Eden Colville, Deputy Chairman; James Anderson, H. E. Ransom, Sir John Rose, G.C.M.G.

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Miscellaneous stocks and bonds	\$618,701 50	\$750,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts, bills of lading, and sundry staples of produce and manufacture	\$156,418 42	\$240,000 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of British Columbia, doing business at City and County of San Francisco, on the fourteenth day of July, 1886, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Loans on stocks, bonds, and warrants	\$651,516 95	Due head office and branches	\$1,463,000 86
Loans on other securities (grain, etc.)	168,228 74	Due depositors	413,092 37
Loans on personal security	631,676 80	Due banks and bankers	548 50
Money on hand	384,265 27		
Due from banks and bankers	40,953 97		
Total resources	\$1,876,641 73	Total liabilities	\$1,876,641 73

SAN FRANCISCO, July 15, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

WM. F. WHITE,
A. W. POTTS,
Bank Commissioners.

STATE OF CALIFORNIA, }
County of San Francisco. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of British Columbia, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

W. POWELL, Manager.

Subscribed and sworn to before me, this fifteenth day of July, 1886.

WM. F. WHITE,
Bank Commissioner.

SEMI-ANNUAL REPORT OF THE

AGENCY OF THE BANK OF BRITISH NORTH AMERICA—
SAN FRANCISCO.

[Incorporated by Royal Charter, 1840.]

Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: 10 A. M. to 3 P. M.)

W. LAWSON, Agent.

C. TAYLOR, Second Agent.

Resources.	Amount.	Liabilities.	Amount.
Loans on stocks, bonds, and warrants	\$517,888 96	Due to head office in London	\$807,469 02
Loans on other securities (grain, etc.)	237,451 73	Due depositors	367,402 05
Loans on personal security (including overdrafts)	194,278 22		
Money on hand	224,789 96		
Checks and other cash items	462 20		
Total resources	\$1,174,871 07	Total liabilities	\$1,174,871 07

DETAILS.

The amount of capital stock is \$4,866,666 66; the amount subscribed is \$4,866,666 66; the total amount actually paid in coin by stockholders for capital stock is \$4,866,666 66. The total number of shares of stock issued is 20,000; the amount paid up on each share of stock is \$243 33.

The names of the Directors are as follows: J. H. Brodie, John J. Cater, Henry R. Farrer, Richard H. Glyn, E. A. Hoare, H. J. B. Kendall, J. J. Kingsford, F. Lubbock, A. H. Phillips, J. Murray Robertson.

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
City, county, water, gas, and railroads	\$781,600 00	\$517,888 96	\$667,870 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts, bills of lading, etc.	\$237,451 73	\$249,245 97

SEMI-ANNUAL REPORT OF THE

AGENCY OF THE BANK OF BRITISH NORTH AMERICA—SAN FRANCISCO.

[Incorporated by Royal Charter, 1840.]

Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.

W. LAWSON, Agent.

(Office hours: — A. M. to — P. M.)

C. TAYLOR, Agent.

Resources.	Amount.	Liabilities.	Amount.
Loans on stocks, bonds, and warrants	\$340,913 75	Due head office in London ..	\$868,174 10
Loans on other securities (grain, etc.)	190,780 25	Due depositors	358,688 07
Loans on personal security (including overdrafts)	507,019 90		
Money on hand	144,266 90		
Checks and other cash items ..	43,881 37		
Total resources	\$1,226,862 17	Total liabilities	\$1,226,862 17

DETAILS.

The amount of capital stock is \$4,866,666 67; the amount subscribed is \$4,866,666 67; the total amount actually paid in coin by stockholders for capital stock is \$4,866,666 67. The total number of shares of stock issued is 20,000; the amount paid up on each share of stock is \$243 33.

The names of the Directors are as follows: J. H. Brodie, J. J. Cater, H. R. Farrer, R. H. Glyn, E. A. Hoare, H. J. B. Kendall, J. J. Kingsford, F. Lubbock, A. H. Phillpotts, J. M. Robertson.

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
City and county, water, gas, railroad, etc.	\$591,730 00	\$340,913 75	\$540,341 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts, bills of lading, bullion, etc.	\$190,780 25	\$268,846 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Bank of British North America, doing business at City and County of San Francisco, on the twenty-eighth day of July, 1885, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Loans on stocks and bonds ..	\$875,100 00	Capital due London office ..	\$1,055,297 57
Loans on other securities (grain, etc.)	37,100 00	Due depositors	336,200 01
Loans on personal security ..	227,521 49	Due banks and bankers	944 88
Money on hand	250,166 60		
Other assets	2,554 37		
Total resources	\$1,392,442 46	Total liabilities	\$1,392,442 46

SAN FRANCISCO, July 30, 1885.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. M. LITCHFIELD,
WM. F. WHITE,
Bank Commissioners.

STATE OF CALIFORNIA,
County of San Francisco. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Bank of British North America, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

C. TAYLOR, Agent.
JAMES CRAN, Assistant Accountant.

Subscribed and sworn to before me, this twenty-ninth day of July, 1885.

J. M. LITCHFIELD,
Bank Commissioner.

SEMI-ANNUAL REPORT OF THE

LONDON, PARIS, AND AMERICAN BANK (LIMITED)—SAN FRANCISCO.

[Incorporated in London, January 9, 1884.]

Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: 10 A. M. to 3 P. M.)

DAVID CAHN, Manager.

EUGENE MEYER, Sub-Manager.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$325,187 86	Due head office in London.....	\$3,847,603 36
Loans on stocks, bonds, and warrants.....	325,883 96	Due depositors.....	1,562,665 46
Loans on other securities (grain, etc.).....	1,007,051 66	Due banks and bankers (foreign).....	34,856 50
Loans on personal security (including overdrafts and letters of credit).....	2,303,324 13	Other liabilities.....	1,000 00
Money on hand.....	628,559 50		
Checks and other cash items.....	3,010 62		
Due from banks and bankers.....	824,331 65		
Furniture and fixtures.....	3,000 00		
Interest accrued.....	19,474 25		
Other assets.....	6,301 69		
Total resources.....	\$5,446,125 32	Total liabilities.....	\$5,446,125 32

DETAILS.

The amount of capital stock is \$2,500,000; the amount subscribed is \$2,500,000; the total amount actually paid in coin by stockholders for capital stock is \$2,000,000. The total number of shares of stock issued is 25,000; the amount paid up on each share of stock is \$80.

The names of the Directors, and number of shares of stock held by each, are as follows:

William Patterson.....	150 shares.	S. L. Simon.....	100 shares.
James Whittall.....	100 shares.	Simon Lazard.....	2,740 shares.
James Lafontaine.....	100 shares.	Elie Lazard.....	2,000 shares.

Total number of shares held by the Directors is.....5,190 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco.....	\$36,692 21	\$540,000 00
Lassen.....	4,000 00	
San Mateo.....	25,000 00	
Stanislaus.....	4,800 00	
Alameda.....	8,000 00	
Mendocino.....	27,180 83	
Los Angeles.....	65,000 00	
Solano.....	1,000 00	
Sonoma.....	65,864 82	
Yolo.....	26,000 00	
Colusa.....	61,650 00	
Totals.....	\$325,187 86	\$540,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Sundry stocks, bonds, etc., as collaterals.....	\$325,883 96	\$520,000 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Warehouse receipts and bills of lading, etc.....	\$1,007,051 66	\$1,252,000 00

SEMI-ANNUAL REPORT OF THE

LONDON, PARIS, AND AMERICAN BANK (LIMITED)—SAN FRANCISCO.

[Incorporated in London, January 9, 1884.]

Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the officers of the Bank.

(Office hours: 10 A. M. to 3 P. M.)

D. CAHN, Manager.

CHAS. ALTSCHUL, Accountant.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate.....	\$410,572 99	Due head office in London.....	\$2,922,309 60
Loans on stocks, bonds, and warrants.....	300,963 96	Due depositors.....	1,369,387 52
Loans on other securities (grain, etc.).....	215,258 78	Due banks and bankers.....	187,733 73
Loans on personal security (letters of credit).....	2,522,414 31	Other liabilities.....	14,114 63
Money on hand.....	638,867 75		
Checks and other cash items.....	143,373 55		
Due from banks and bankers.....	245,712 29		
Furniture and fixtures.....	2,500 00		
Interest accrued.....	8,938 30		
Other assets.....	4,943 55		
Total resources.....	\$4,493,545 48	Total liabilities.....	\$4,493,545 48

DETAILS.

The amount of capital stock is \$2,500,000; the amount subscribed is \$2,500,000; the total amount actually paid in coin by stockholders for capital stock is \$2,000,000. The total number of shares of stock issued is 2,500; the amount paid up on each share of stock is \$80.

The names of the Directors, and number of shares of stock held by each, are as follows:

Wm. Paterson.....	150 shares.	S. L. Simon.....	110 shares.
J. Whittall.....	100 shares.	Simon Lazard.....	2,720 shares.
James Lafontaine.....	100 shares.	E. Lazard.....	1,988 shares.

Total number of shares held by the Directors is.....5,168 shares.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Fresno	\$30,000 00	\$667,962 00
Santa Clara	5,000 00	
Los Angeles	65,000 00	
Alameda	16,000 00	
Sonoma	53,686 00	
Mendocino	33,180 00	
Solano	1,000 00	
San Francisco	51,921 99	
Lassen	5,000 00	
Stanislaus	6,000 00	
San Mateo	25,000 00	
Merced	2,000 00	
Yolo	26,000 00	
Colusa	74,082 00	
Tulare	16,703 00	
Totals	\$410,572 99	\$667,962 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
The bank held on July 1, 1886, sundry stocks, bonds, etc., as collateral security for loans amounting to	\$300,963 96	\$486,906 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
The bank held July 1, 1886, warehouse receipts, bills of lading, etc., as collaterals	\$215,258 78	\$248,110 00

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the London, Paris, and American Bank (limited), doing business at City and County of San Francisco, on the twenty-second day of August, 1885, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Invested in stocks and bonds	\$4,480 00	Capital due head office—London	\$3,008,304 28
Loans on real estate	247,953 98	Due depositors	1,465,601 27
Loans on stocks and bonds	243,338 21	Interest collected	15,297 27
Loans on other securities (grain, etc.)	789,020 86	Rents, exchange, etc.	1,852 77
Loans on personal security	1,595,029 87	Profit and loss	1,885 75
Money on hand	717,143 78	Other liabilities	1,402 72
Due from banks and bankers	786,826 18		
Furniture, fixtures, etc.	3,500 00		
Expenses, taxes, etc.	9,322 48		
Other assets (bullion, etc.)	97,728 70		
Total resources	\$4,494,344 06	Total liabilities	\$4,494,344 06

SAN FRANCISCO, August 26, 1885.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. E. FARNUM,
J. M. LITCHFIELD,
WM. F. WHITE,
Bank Commissioners.

STATE OF CALIFORNIA,
County of San Francisco. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the London, Paris, and American Bank (limited), the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

D. CAHN, Manager.
EUGENE MEYER, Sub-Manager.

Subscribed and sworn to before me, this twenty-fourth day of August, 1885.

J. M. LITCHFIELD,
Bank Commissioner.

SEMI-ANNUAL REPORT OF THE

SAN FRANCISCO BRANCH OF THE LONDON AND SAN FRANCISCO BANK (LIMITED).

[Reincorporated September 13, 1880.]

Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: 10 A. M. to 3 P. M.)

ARTHUR SCRIVENER, Manager.

WM. STEEL, Assistant Manager.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$22,784 40	Due head office in London ..	\$2,919,397 07
Miscellaneous bonds and stocks	44,275 00	Reserve fund and profit and loss	55,000 00
Loans on real estate	76,655 37	Due depositors	1,369,236 82
Loans on stocks, bonds, and warrants	394,848 09	Due banks and bankers	44,395 02
Loans on other securities (grain, etc.)	406,295 09	Other liabilities	29,004 65
Loans on personal security (including overdrafts)	1,159,297 60		
Money on hand	1,177,979 28		
Due from banks and bankers	719,399 08		
Expenses and taxes	30,020 36		
Other assets	385,479 29		
Total resources	\$4,417,033 56	Total liabilities	\$4,417,033 56

DETAILS.

The amount of capital stock is £420,000; the amount subscribed is £420,000; the total amount actually paid in coin by stockholders for capital stock is £420,000. The total number of shares of stock issued is 60,000; the amount paid up on each share of stock is £7.

The names of the Directors, and number of shares of stock held by each, are as follows:

Geo. Wm. Campbell	150 shares.	Robt. Davie Peebles	500 shares.
Henry Goschen	250 shares.	Frederick Rodewald	3,000 shares.
Chas. Hemery	1,000 shares.	Robt. Ryrie	450 shares.
Wm. Newbold	150 shares.	Baron Herman de Stern	502 shares.

Total number of shares held by the Directors is 6,002 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Los Angeles	\$7,569 24	\$7,569 24
Sonoma	7,175 88	7,175 88
San Francisco	8,039 28	8,039 28
Totals	\$22,784 40	\$22,784 40

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
Alameda	\$17,307 70
San Francisco	10,000 00
Santa Cruz	22,457 70
Inyo	20,000 00
Washington Territory	6,889 97
Totals	\$76,655 37

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
North Pacific Coast R. R., first mortgage 6 per cent bonds	\$55,000 00	\$44,275 00	\$44,275 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.	Market Value.
Miscellaneous stocks, bonds, and warrants	\$394,849 09	\$575,732 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Bills of lading	\$35,328 76	\$35,328 76
Warehouse receipts	68,178 27	77,587 32
Grain in warehouse	111,277 17	127,627 28
Deposit of other notes as collateral security	180,191 39	231,630 66
Life policies	500 00	500 00
Pass-books of savings banks	263 49	3,047 04
Mexican dollars	3,100 00	3,200 00
Special coin credit in this bank	7,456 01	7,456 01
Totals	\$406,295 09	\$486,377 07

SEMI-ANNUAL REPORT OF THE

SAN FRANCISCO BRANCH OF THE LONDON AND SAN FRANCISCO BANK (LIMITED).

[Reincorporated September 13, 1880.]

Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the officers of the Bank.

(Office hours: — A. M. to — P. M.)

WILLIAM STEEL, Assistant Manager.

G. FRIEDERICH, Accountant.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$20,383 52	Capital paid in coin—due head office in London.....	\$2,998,607 85
Miscellaneous bonds and stocks	44,275 00	Reserve fund and profit and loss	48,500 00
Loans on real estate	46,158 27	Due depositors	1,272,054 58
Loans on stocks, bonds, and warrants	355,328 55	Due banks and bankers.....	172,542 55
Loans on other securities (grain, etc.).....	321,210 84	Other liabilities.....	19,134 89
Loans on personal security (including overdrafts).....	1,410,830 16		
Money on hand.....	1,151,077 13		
Checks and other cash items.....	141,312 32		
Due from banks and bankers.....	654,830 20		
Expenses and taxes.....	21,166 23		
Other assets.....	344,267 65		
Total resources.....	\$4,510,839 87	Total liabilities.....	\$4,510,839 87

DETAILS.

The amount of capital stock is £420,000; the amount subscribed is £420,000; the total amount actually paid in coin by stockholders for capital stock is £420,000. The total number of shares of stock issued is 60,000; the amount paid up on each share of stock is £7.

The names of the Directors, and number of shares of stock held by each, are as follows:

G. W. Campbell	150 shares.	R. D. Peebles.....	500 shares.
H. Goschen	250 shares.	F. Rodewald	3,000 shares.
C. Hemery	1,000 shares.	R. Ryrie	450 shares.
Wm. Newbold	150 shares.	Baron H. de Stern	502 shares.

Total number of shares held by the Directors is..... 6,002 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.
Los Angeles	\$7,344 24
San Francisco	8,039 23
Inyo.....	5,000 00
Total	\$20,383 52

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
Alameda.....	\$15,807 70
San Francisco	1,500 00
Santa Cruz	21,960 60
Kitsap County, Washington Territory	6,889 97
Total	\$46,158 27

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Market Value.
First mortgage bonds North Pacific Coast Railroad Company	\$55,000 00	\$44,275 00	\$44,275 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.	Market Value.
Miscellaneous stocks		\$348,068 09	\$448,153 00
Bonds	\$28,000 00	7,260 46	23,000 00
Totals	\$28,000 00	\$355,328 55	\$471,153 00

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.	Value of Securities.
Bills of lading	\$76,884 71	\$89,488 44
Warehouse receipts.....	78,328 02	100,233 44
Grain in warehouse.....	10,000 00	13,491 65
Deposit of other notes as collateral security	141,757 08	178,689 56
Life policy.....	500 00	500 00
Mexican dollars	6,000 00	6,320 00
Special coin credit in this bank	7,741 03	7,741 03
Totals	\$321,210 84	\$396,464 12

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the London and San Francisco Bank (Limited), doing business at City and County of San Francisco, on the first day of February, 1886, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Real estate	\$20,745 12	Due head office in London ..	\$2,911,991 28
Invested in stocks and bonds ..	44,275 00	Reserve fund	26,070 75
Loans on real estate	16,340 00	Due depositors	1,394,550 89
Loans on stocks and bonds	348,559 47	Due banks and bankers	43,470 21
Loans on other securities (grain, etc.)	231,312 83	Interest collected	22,866 19
Loans on personal security	1,235,618 15	Commissions	626 05
Money on hand	1,338,418 76	Other liabilities	5,951 54
Due from banks and bankers	776,158 58		
Expenses, taxes, etc.	33,061 74		
Other assets (letters of credit, etc.)	361,047 26		
Total resources	\$4,405,526 91	Total liabilities	\$4,405,526 91

SAN FRANCISCO, February 3, 1886.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. E. FARNUM,
J. M. LITCHFIELD,
WM. F. WHITE,
Bank Commissioners.

STATE OF CALIFORNIA,
County of San Francisco. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the London and San Francisco Bank (Limited), the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

A. SCRIVENER, Manager.
G. FREDERICH, Assistant Manager.

Subscribed and sworn to before me, this second day of February, 1886.

WM. F. WHITE,
Bank Commissioner.

SEMI-ANNUAL REPORTS

OF

BANKS IN LIQUIDATION.

REPORTS OF BANKS IN LIQUIDATION.

SEMI-ANNUAL REPORT OF THE

CAPITAL SAVINGS BANK—SACRAMENTO.

[Incorporated February 8, 1869.]

Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.

(Office Hours: — A. M. to — P. M.)

R. S. CAREY, President.

JAS. N. PORTER, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$213,216 02	Capital paid in coin	\$300,000 00
Miscellaneous bonds and stocks	11,950 00	Reserve fund and profit and loss	8,812 15
County warrants	173 25	Due depositors	9,759 49
Loans on real estate	62,302 82	Due banks and bankers	25,677 34
Loans on stocks, bonds, and warrants	43,126 48		
Loans on personal security (including overdrafts)	2,804 96		
Checks and other cash items	800 00		
Suspense account	9,875 45		
Total resources	\$344,248 98	Total liabilities	\$344,248 98

DETAILS.

The amount of capital stock is \$300,000; the amount subscribed is \$300,000; the total amount actually paid in coin by stockholders for capital stock is \$300,000. The total number of shares of stock issued is 3,000; the amount paid up on each share of stock is \$100.

The names of the Directors, and number of shares of stock held by each, are as follows:

R. S. Carey	92 $\frac{3}{4}$ shares.	Albert Gallatin	90 shares.
L. Williams	152 $\frac{3}{4}$ shares.	D. W. Earl	182 $\frac{3}{4}$ shares.
C. W. Clarke	150 shares.	C. T. Wheeler	182 $\frac{3}{4}$ shares.
Fred Cox	120 shares.		
Total number of shares held by the Directors is			969 $\frac{3}{4}$ shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.
Sacramento	} \$213,216 02
Butte	
Colusa	
Yolo	

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
Sacramento	\$17,800 00
Butte	44,252 82
Yolo	250 00
Totals	\$62,302 82

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.
Capital Savings Bank stock	\$12,000 00	\$11,950 00
Amador County warrants		173 25
Totals	\$12,000 00	\$12,123 25

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Amount Loaned.
Bank stock	\$40,826 48
Alpine County warrants	2,300 00
Totals	\$43,126 48

SEMI-ANNUAL REPORT OF THE

FARMERS' AND MECHANICS' BANK OF SAVINGS—SAN FRANCISCO.

[Incorporated June 1, 1867.]

Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

ABNER DOBLE, President.

L. G. HARVEY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$68,262 90	Capital paid in coin	\$60,000 00
Miscellaneous bonds and stocks	6,495 53	Due depositors	150,925 22
Loans on stocks, bonds, and warrants	14,441 97	Dividends unpaid in liquidation	1,269 43
Loans on other securities (grain, etc.)	5,004 58	Other liabilities	813 00
Loans on personal security (including overdrafts)	17,424 06		
Money on hand	1,950 00		
Checks and other cash items	1,978 00		
Furniture and fixtures	500 00		
Other assets	7,623 99		
Depreciation	89,326 62		
Total resources	\$213,007 65	Total liabilities	\$213,007 65

DETAILS.

The amount of capital stock is \$150,000; the amount subscribed is \$150,000; the total amount actually paid in coin by stockholders for capital stock is \$60,000. The total number of shares of stock issued is 1,500; the amount paid up on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. E. Davis	150 shares.	John Blair	150 shares.
Abner Doble	50 shares.	John Wright	5 shares.
S. E. Dutton	5 shares.	Geo. W. Swan	150 shares.
Wm. Ede	150 shares.	N. W. Spaulding	50 shares.
L. G. Harvey	140 shares.		

Total number of shares held by the Directors is

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.
San Francisco	\$37,535 29
San Mateo	2,254 87
Santa Clara	16,000 00
Alameda	1,054 50
Contra Costa	6,432 24
San Joaquin	5,006 00
Total	\$68,262 90

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.
Amador Canal stock	\$50,000 00	\$6,470 28
Swamp land district warrants	1,868 50	25 25
Totals	\$51,868 50	\$6,495 53

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.
400 shares California Fruit Growing Association	\$40,000 00	\$7,970 00
Swamp land warrants	6,870 00	6,471 97
Totals	\$46,870 00	\$14,441 97

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.
Deed to 160 acres of land	\$5,004 58
Description of the "Other Assets."	Amount on Books.
Judgments	\$7,623 99

SEMI-ANNUAL REPORT OF THE

FARMERS' AND MECHANICS' BANK OF SAVINGS—SAN FRANCISCO.

[Incorporated June 1, 1867.]

Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.

ABNER DOBLE, President. (Office hours: — A. M. to — P. M.) L. G. HARVEY, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$59,636 20	Capital paid in coin	\$60,000 00
Miscellaneous bonds and stocks	6,495 53	Due depositors	138,259 54
Loans on stocks, bonds, and warrants	14,441 97	Other liabilities	5,863 00
Loans on other securities (grain, etc.)	5,004 58	Dividends unpaid in liquidation	3,915 57
Loans on personal security (including overdrafts)	16,100 72		
Money on hand	4,195 47		
Furniture and fixtures	500 00		
Other assets	7,623 99		
Depreciation	94,039 65		
Total resources	\$208,038 11	Total liabilities	\$208,038 11

DETAILS.

The amount of capital stock is \$150,000; the amount subscribed is \$150,000; the total amount actually paid in coin by stockholders for capital stock is \$60,000. The total number of shares of stock issued is 1,500; the amount paid up on each share of stock is \$40.

The names of the Directors, and number of shares of stock held by each, are as follows:

J. E. Davis	150 shares.	John Blair	150 shares.
Abner Doble	50 shares.	John Wright	5 shares.
S. E. Dutton	5 shares.	George W. Swan	150 shares.
William Ede	150 shares.	N. W. Spaulding	50 shares.
L. G. Harvey	140 shares.		

Total number of shares held by the Directors is 850 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.
San Francisco	\$28,908 59
San Mateo	2,254 87
Santa Clara	16,000 00
Alameda	1,034 50
Contra Costa	6,432 24
San Joaquin	5,006 00
Total	\$59,636 20

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.
Amador Canal stock, 500 shares	\$50,000 00	\$6,470 28
Swamp land district warrant	1,868 50	25 25
Totals	\$51,868 50	\$6,495 53

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Loaned.
400 shares California Fruit Growing Association	\$40,000 00	\$7,970 00
Swamp land district warrants	6,870 00	6,471 97
Totals	\$46,870 00	\$14,441 97

AMOUNT LOANED ON OTHER SECURITIES.

Description of Loans on other Securities.	Amount Loaned.
Deed to 160 acres of land	\$5,004 58
Description of the "Other Assets,"	Amount on Books.
Judgments	\$7,623 99

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Farmers' and Mechanics' Bank of Savings (in liquidation), doing business at City and County of San Francisco, on the eighteenth day of November, 1885, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Real estae by foreclosure.....	\$42,700 00	Capital paid up.....	\$60,000 00
Interest in stocks and bonds.....	8,500 00	Due depositors.....	150,925 22
Loans on personal security.....	10,947 94	Interest collected.....	220 00
Money on hand.....	1,376 47	Dividends unpaid, in liquida-	
Furniture, fixtures, etc.....	500 00	tion, due depositors, uncalled	
		for.....	1,269 43
Assets of value.....	\$64,024 41	Other liabilities.....	863 00
Expenses, taxes, etc.....	1,844 56		
Depreciation in accounts.....	147,408 68		
Total resources.....	\$213,277 65	Total liabilities.....	\$213,277 65

SAN FRANCISCO, November 20, 1885.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. E. FARNUM,
J. M. LITCHFIELD,
WM. F. WHITE,
Bank Commissioners.

STATE OF CALIFORNIA,
County of San Francisco. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Farmers' and Mechanics' Bank of Savings (in liquidation), the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

L. G. HARVEY.

Subscribed and sworn to before me, this nineteenth day of November, 1885.

J. E. FARNUM,
Bank Commissioner.

SEMI-ANNUAL REPORT OF

LA SOCIÉTÉ FRANÇAISE D'EPARGNES ET DE PREVOYANCE
MUTUELLE.

[Incorporated January 31, 1860.]

Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.

P. HUSSON, President.

(Office hours: — A. M. to — P. M.)

A. BRAND, Secretary.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt.....	\$22,700 00	Due depositors.....	\$1,693,000 00
United States bonds.....	5,000 00		
Miscellaneous bonds and			
stocks.....	87,500 00		
Loans on real estate.....	8,650 00		
Money on hand.....	207 63		
Due from banks and bankers.....	22,000 00		
Furniture and fixtures.....	200 00		
Deficit.....	1,546,742 37		
Total resources.....	\$1,693,000 00	Total liabilities.....	\$1,693,000 00

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Estimated Value.
Alameda.....	\$19,200 00
San Francisco.....	3,500 00
Total.....	\$22,700 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco.....	\$7,500 00	\$12,000 00
San Mateo.....	1,150	1,500 00
Totals.....	\$8,650 00	\$13,500 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Miscellaneous Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Estimated Value.
150 bonds Amador Canal and Mining Com-			
pany.....	\$150,000 00	\$87,500 00	\$87,500 00
5,000 United States 3 per cent bonds, registered.	5,000 00	5,000 00	5,000 00
Tota.....	\$155,000 00	\$92,500 00	\$92,500 00

SEMI-ANNUAL REPORT OF THE

MARYSVILLE SAVINGS BANK—(MUTUAL).

[Incorporated April 8, 1869.]

Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: 9 A. M. to 4 P. M.)

MARCUS MARCUSE, President.

FRANK W. H. AARON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises	\$2,500 00	Reserve fund and profit and loss	\$45,881 16
Real estate taken for debt	24,100 00	Due depositors	72,776 31
Loans on real estate	74,491 13		
Money on hand	608 67		
Due from banks and bankers	12,981 17		
Interest accrued	3,976 50		
Total resources	\$118,657 47	Total liabilities	\$118,657 47

DETAILS.

The names of the Directors are as follows: Marcus Marcuse, Richard G. Stanwood, Isaac S. Belcher, David E. Knight, and Lemuel T. Crane.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Yuba	\$5,000 00	\$5,000 00
Sutter	19,100 00	19,100 00
Totals	\$24,100 00	\$24,100 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Yuba	\$8,343 75	\$14,000 00
Sutter	66,147 38	75,000 00
Totals	\$74,491 13	\$89,000 00

SEMI-ANNUAL REPORT OF THE

MARYSVILLE SAVINGS BANK—(MUTUAL).

[Incorporated April 8, 1869.]

Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

MARCUS MARCUSE, President.

FRANK W. H. AARON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Bank premises, furniture and fixtures	\$2,500 00	Reserve fund and profit and loss	\$46,123 67
Real estate taken for debt	19,100 00	Due depositors	52,986 13
Loans on real estate	69,067 63		
Money on hand	1,074 10		
Due from banks and bankers	7,368 07		
Total resources	\$99,109 80	Total liabilities	\$99,109 80

DETAILS.

The names of the Directors are as follows: Marcus Marcuse, Richard G. Stanwood, Isaac S. Belcher, David E. Knight, Lemuel T. Crane.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
Sutter	\$19,100 00	\$19,100 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
Sutter	\$69,067 63	\$69,067 63

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Marysville Savings Bank (in liquidation), doing business at Marysville, County of Yuba, on the fourteenth day of September, 1885, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Bank premises and furniture.....	\$2,500 00	Reserve fund.....	\$46,116 81
Other real estate.....	24,100 00	Due depositors.....	66,803 23
Loans on real estate.....	75,677 15	Dividends unpaid in liquidation due depositors.....	6,524 32
Money on hand.....	2,296 60	Profit and loss.....	953 29
Due from banks and bankers.....	5,245 12		
Other assets (mortgage taxes advanced).....	871 21		
Accrued interest.....	9,707 57		
Total resources.....	\$120,397 65	Total liabilities.....	\$120,397 65

MARYSVILLE, September 15, 1885.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. E. FARNUM,
J. M. LITCHFIELD,
Bank Commissioners.

STATE OF CALIFORNIA, } ss.
County of Yuba. }

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Marysville Savings Bank, the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

F. W. H. AARON, Secretary.

Subscribed and sworn to before me, this fifteenth day of September, 1885.

J. E. FARNUM,
Bank Commissioner.

SEMI-ANNUAL REPORT OF THE

MASONIC SAVINGS AND LOAN BANK—SAN FRANCISCO.

[Incorporated November 4, 1869.]

Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.

PETER DEAN, President.

(Office hours: — A. M. to — P. M.)

H. T. GRAVES, Secretary.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt.....	\$80,951 54	Due depositors.....	\$160,974 50
Loans on real estate.....	15,253 45	Dividends unpaid.....	10,916 64
Money on hand.....	1,287 30		
Checks and other cash items.....	379 65		
Due from banks and bankers.....	28,389 94		
Furniture and fixtures.....	1,738 00		
Interest accrued.....	1,777 78		
Profit and loss.....	42,113 48		
Total resources.....	\$171,891 14	Total liabilities.....	\$171,891 14

DETAILS.

The amount of capital stock is \$150,000; the amount subscribed is \$150,000; the total amount actually paid in coin by stockholders for capital stock is \$150,000. The total number of shares of stock issued is 300; the amount paid up on each share of stock is \$500.

The names of the Directors, and number of shares of stock held by each, are as follows:

L. E. Pratt.....	23 $\frac{1}{8}$ shares.	William T. Garratt.....	23 $\frac{1}{8}$ shares.
Wm. H. Culver.....	23 $\frac{1}{8}$ shares.	Peter Dean.....	3 $\frac{1}{8}$ shares.
George Robins.....	1 $\frac{1}{8}$ shares.	James Simpson.....	1 $\frac{1}{8}$ shares.
Francis Smith.....	23 $\frac{1}{8}$ shares.	J. K. C. Hobbs.....	23 $\frac{1}{8}$ shares.
John F. Snow.....	23 $\frac{1}{8}$ shares.	T. V. O'Brien.....	3 $\frac{1}{8}$ shares.
H. T. Graves.....	20 shares.		

Total number of shares held by the Directors is 166 $\frac{1}{8}$ shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.	Market Value.
San Francisco.....	\$58,345 64	} \$80,951 54
Alameda.....	22,605 90	
Totals.....	\$80,951 54	\$80,951 54

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco.....	\$15,253 45	\$15,253 45

SEMI-ANNUAL REPORT OF THE
MASONIC SAVINGS AND LOAN BANK.

[Incorporated November 4, 1869.]

Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the officers of the Bank.

PETER DEAN, President. (Office hours: — A. M. to — P. M.) H. T. GRAVES, Secretary.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$75,180 85	Due depositors	\$133,873 50
Loans on real estate	5,496 93	Other liabilities	13,433 24
Money on hand	1,364 35		
Checks and other cash items	79 25		
Due from banks and bankers	19,832 96		
Furniture and fixtures	1,693 00		
Interest accrued	1,639 46		
Profit and loss	42,019 94		
Total resources	\$147,306 74	Total liabilities	\$147,306 74

DETAILS.

The amount of capital stock is \$150,000; the amount subscribed is \$150,000; the total amount actually paid in coin by stockholders for capital stock is \$150,000. The total number of shares of stock issued is 300; the amount paid up on each share of stock is \$500.

The names of the Directors, and number of shares of stock held by each, are as follows:

L. E. Pratt	23 $\frac{1}{3}$ shares.	Wm. T. Garratt	23 $\frac{1}{3}$ shares.
Wm. H. Culver	23 $\frac{1}{3}$ shares.	Peter Dean	3 $\frac{1}{3}$ shares.
Geo. Robins	1 $\frac{1}{3}$ shares.	James Simpson	1 $\frac{1}{3}$ shares.
Francis Smith	23 $\frac{1}{3}$ shares.	J. K. C. Hobbs	23 $\frac{1}{3}$ shares.
John F. Snow	23 $\frac{1}{3}$ shares.	T. N. O'Brien	3 $\frac{1}{3}$ shares.
H. T. Graves	20 shares.		

Total number of shares held by the Directors is.....166 $\frac{1}{3}$ shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.
San Francisco	\$52,964 20
Alameda	22,216 65
Total	\$75,180 85

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
San Francisco	\$5,496 93

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Masonic Savings and Loan Bank (in liquidation), doing business at City and County of San Francisco, on the tenth day of October, 1885, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Real estate by foreclosure	\$93,830 37	Capital paid up	\$150,000 00
Loans on real estate	16,087 62	Due depositors	158,589 86
Money on hand	9,866 55	Interest collected	1,558 82
Due from banks and bankers in San Francisco	10,256 17	Dividends unpaid, in liquidation, due depositors, but uncalled for	14,909 83
Furniture, fixtures, etc.	1,000 00	Other liabilities	1,887 30
Other assets	1,848 35		
Total resources of value	\$132,839 06		
Expenses, etc.	1,698 13		
	192,408 62		
Total resources	\$326,945 81	Total liabilities	\$326,945 81

SAN FRANCISCO, October 19, 1885.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. E. FARNUM,
J. M. LITCHFIELD,
WM. F. WHITE,
Bank Commissioners.

STATE OF CALIFORNIA, } ss.
County of San Francisco. }

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Masonic Savings and Loan Bank (in liquidation), the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

H. T. GRAVES.
PETER DEAN.

Subscribed and sworn to before me, this twelfth day of October, 1885.

WM. F. WHITE,
Bank Commissioner.

SEMI-ANNUAL REPORT OF THE

ODD FELLOWS' SAVINGS BANK—SAN FRANCISCO.

[Incorporated October 13, 1866.]

Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: 10 A. M. to 3 P. M.)

DAVID HUNTER, President.

JAMES BENSON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$304,440 98	Capital paid in coin	\$128,975 00
Loans on real estate	37,785 01	Due depositors	635,136 23
Money on hand	2,953 97	Dividends unpaid	32,996 46
Due from banks and bankers	156,557 77	Other liabilities	4,967 43
Furniture and fixtures	905 00		
Interest accrued	3,215 18		
Other assets	1,644 50		
Balance (depreciation)	294,572 71		
Total resources	\$802,075 12	Total liabilities	\$802,075 12

DETAILS.

The amount of capital stock is \$250,000; the amount subscribed is \$133,500; the total amount actually paid in coin by stockholders for capital stock is \$128,975. The total number of shares of stock issued is 1,249.

The amount paid up on	1,249 shares of stock is	\$124,900
The amount paid up on	16 shares of stock is	1,200
The amount paid up on	45 shares of stock is	2,250
The amount paid up on	25 shares of stock is	625
	1,335	\$128,975

The names of the Directors, and number of shares of stock held by each, are as follows:

David Hunter	50 shares.	Chas. Montgomery	20 shares.
H. J. Tilden	10 shares.	L. B. Sonnenberg	50 shares.
Daniel Hicks	10 shares.	Louis Zeh	35 shares.

Total number of shares held by the Directors is 175 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.
Alameda	\$3,932 16
Napa	3,005 00
San Francisco	132,575 85
San Mateo	2,500 00
Santa Clara	78,160 65
Sonoma	10,000 00
Sutter	74,267 32
Total	\$304,440 98

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
San Francisco	\$17,658 00
Santa Clara	9,892 50
Sonoma	10,234 51
Total	\$37,785 01

SEMI-ANNUAL REPORT OF THE

ODD FELLOWS' SAVINGS BANK.

[Incorporated October 13, 1866.]

Showing its Financial Condition on the morning of July 1, 1886, as sworn to by the Officers of the Bank.

(Office hours: — A. M. to — P. M.)

DAVID HUNTER, President.

JAMES BENSON, Cashier.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$223,185 92	Capital paid in coin	\$128,975 00
Loans on real estate	36,022 50	Due depositors	529,280 18
Money on hand	3,182 97	Other liabilities	57,530 89
Due from banks and bankers	152,000 00		
Furniture and fixtures	905 75		
Other assets	3,627 03		
Balance	296,861 90		
Total resources	\$715,786 07	Total liabilities	\$715,786 07

DETAILS.

The amount of capital stock is \$250,000; the amount subscribed is \$133,500; the total amount actually paid in coin by stockholders for capital stock is \$128,975. The total number of shares of stock issued is 1,249.

The amount paid up on	1,249 shares of stock is	\$124,900
The amount paid up on	16 shares of stock is	1,200
The amount paid up on	45 shares of stock is	2,250
The amount paid up on	25 shares of stock is	625
	1,335	\$128,975

The names of the Directors, and number of shares of stock held by each, are as follows:

David Hunter	50 shares.	Charles Montgomery	20 shares.
H. J. Tilden	10 shares.	A. W. Scott	12 shares.
Benjamin Hogan	20 shares.	L. B. Sonnenberg	50 shares.
Martin Heller	50 shares.	Louis Zeh	35 shares.
Daniel Hicks	10 shares.		

Total number of shares held by the Directors is 257 shares.

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Cost on Books.
Alameda	\$3,607 58
Napa	3,012 37
San Francisco	61,733 10
San Mateo	2,500 00
Santa Clara	68,532 87
Sonoma	10,000 00
Sutter	73,800 00
Total	\$223,185 92

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.
San Francisco	\$17,574 50
Santa Clara	8,848 00
Sonoma	9,600 00
Total	\$36,022 50

BANK COMMISSIONERS' REPORT TO THE ATTORNEY-GENERAL.

Statement showing the Financial Condition of the Odd Fellows' Savings bank (in liquidation), doing business at City and County of San Francisco, on the fifth day of October, 1885, at the close of business.

Resources.	Amount.	Liabilities.	Amount.
Real estate by foreclosure	\$286,860 25	Capital paid up	\$128,975 00
Loans on real estate	40,226 31	Due depositors	635,136 23
Loans on personal security	1,044 35	Interest collected	581 10
Money on hand	3,729 15	Rents, exchange, etc.	60 78
Due from banks and bankers in San Francisco	101,000 00	Dividends unpaid in liquida- tion, due depositors but un- called for	25,775 18
Furniture, fixtures, etc.	905 00	Other liabilities	2,574 78
Other assets	4,483 46		
Total resources of value	\$438,248 52		
Expenses, attorneys' fees, etc.	4,844 04		
Depreciation of resources	350,010 51		
Total resources	\$793,103 07	Total liabilities	\$793,103 07

SAN FRANCISCO, October 7, 1885.

To the Hon. E. C. MARSHALL, Attorney-General of the State of California:

DEAR SIR: In compliance with law, we beg leave to report that we have examined the affairs of the above named institution, and to submit the foregoing statement of its condition.

Very respectfully, your obedient servants,

J. E. FARNUM,
J. M. LITCHFIELD,
WM. F. WHITE,
Bank Commissioners.

STATE OF CALIFORNIA,
County of San Francisco. } ss.

I solemnly swear that I will truly answer all questions of the Bank Commissioners concerning the affairs of the Odd Fellows' Savings Bank (in liquidation), the character and value of its assets, and the amount of its liabilities; and that I will in no respect misrepresent or conceal anything relative to the true condition of said bank.

DAVID HUNTER, President.
JAMES BENSON, Secretary.

Subscribed and sworn to before me, this sixth day of October, 1885.

J. M. LITCHFIELD,
Bank Commissioner.

SEMI-ANNUAL REPORT OF THE

FRENCH SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

[Incorporated January 31, 1860.]

Showing its Financial Condition on the morning of January 1, 1886, as sworn to by the Officers of the Bank.

L. C. BABIN, President.

(Office hours: 10 A. M. to 3 P. M.)

A. BRAND, Secretary.

Resources.	Amount.	Liabilities.	Amount.
Real estate taken for debt	\$24,060 00	Due depositors	\$1,693,000 00
United States bonds	5,000 00		
Miscellaneous bonds and stocks	90,500 00		
Loans on real estate	15,922 00		
Money on hand	782 46		
Due from banks and bankers	8,400 00		
Furniture and fixtures	200 00		
Deficit	1,548,135 54		
Total resources	\$1,693,000 00	Total liabilities	\$1,693,000 00

REAL ESTATE TAKEN FOR DEBT.

County Situated In.	Estimated Value.
Alameda	\$19,260 00
San Francisco	4,800 00
Total	\$24,060 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco	\$14,772 00	\$20,000 00
San Mateo	1,150 00	2,000 00
Totals	\$15,922 00	\$22,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

Description of Loans on Stocks, Bonds, and Warrants.	Par Value.	Amount Invested.	Estimated Value.
150 bonds Amador Canal and Mining Com- pany	\$150,000 00	\$90,500 00	\$90,500 00
5,000 3 per cent United States bonds (regis- tered)	5,000 00	5,000 00	5,150 00
Totals	\$155,000 00	\$95,500 00	\$95,650 00

SEMI-ANNUAL TABULAR STATEMENTS

OF THE

Active Savings and Commercial Banks of California.

JANUARY 1 AND JULY 1, 1886.

887.

13,393 00
13,393 00

sioner.

ILL,
Public.

STATEMENT

Of all Moneys received by the Bank Commissioners for the year ending June 30, 1887.

To total amount received for bank license to June 30, 1887	\$13,393 00
By total amount paid State Treasurer July 7, 1886	13,393 00

WM. F. WHITE,
Bank Commissioner.

City and County of San Francisco, ss.

Subscribed and sworn to before me, this seventh day of July, A. D. 1886.

[SEAL.]

JOHN E. HAMMILL,
Notary Public.

STATEMENT OF THE AMOUNTS PAID FOR BANK LICENSES

BY THE

Commercial and Savings Banks of the State of California, July 1, 1886

NOTE.—The amount collected from each bank is based upon its deposits, as of the first day of January, 1886.

ASSESSMENT LIST

For Bank Licenses from July 1, 1886, to June 30, 1887.

NAME OF BANK.	Location.	Amount Paid.
1. California Savings and Loan Society.....	San Francisco	\$56 25
2. French Savings and Loan Society.....	San Francisco	232 58
3. German Savings and Loan Society.....	San Francisco	1,761 94
4. Hibernia Savings and Loan Society.....	San Francisco	2,698 65
5. Humboldt Savings and Loan Society.....	San Francisco	281 47
6. San Francisco Savings Union.....	San Francisco	1,755 23
7. Savings and Loan Society.....	San Francisco	401 03
8. Security Savings Bank.....	San Francisco	224 02
Total from San Francisco Savings Banks.....	.....	<u>\$7,411</u>
9. Fresno Loan and Savings Bank.....	Fresno City.....	\$4 64
10. Los Angeles Savings Bank.....	Los Angeles	19 36
11. Mendocino, Bank of.....	Mendocino	38 59
12. Merced Security Savings Bank.....	Merced	48 50
13. Oakland Bank of Savings.....	Oakland	266 25
14. People's Savings Bank.....	Sacramento	25 02
15. Santa Cruz Bank of Savings and Loan.....	Santa Cruz.....	24 48
16. San José Safe Deposit Bank of Savings.....	San José	31 79
17. Savings Bank of Southern California.....	Los Angeles	9 58
18. Stockton Savings and Loan Society.....	Stockton.....	215 16
19. Stockton Savings Bank.....	Stockton.....	35 95
20. Union Savings Bank.....	Oakland	230 22
21. Vallejo Savings and Commercial Bank.....	Vallejo	13 26
Total from interior Savings Banks.....	.....	<u>\$962</u>
22. Anglo-Californian Bank (limited).....	San Francisco	\$294 10
23. British Columbia, Bank of.....	San Francisco	82 07
24. British North America, Bank of.....	San Francisco	50 91
25. California, Bank of.....	San Francisco	902 34
26. California Safe Deposit and Trust Company.....	San Francisco	44 42
27. Grangers' Bank of California.....	San Francisco	50 95
28. London, Paris, and American Bank (limited).....	San Francisco	216 52
29. London and San Francisco Bank (limited).....	San Francisco	189 73
30. Nevada Bank of San Francisco.....	San Francisco	1,045 38
31. Pacific Bank.....	San Francisco	262 48
32. Wells, Fargo & Co.'s Bank.....	San Francisco	250 93
Totals from city Commercial Banks.....	.....	<u>\$3,389</u>
33. Anaheim, Bank of.....	Anaheim	\$9 61
34. Benicia.....	Benicia	2 04
35. Butte County, Bank of.....	Chico	30 94
36. California State Bank.....	Sacramento	82 38
37. Chico, Bank of.....	Chico	17 88
Amount carried forward.....	.....	<u>\$142 85</u>

ASSESSMENT LIST—Continued.

NAME OF BANK.	Location.	Amount Paid.
Amount brought forward		\$142 85
38. Citizens' Bank	Nevada City	22 57
39. Cloverdale Banking and Commercial Co.	Cloverdale	3 49
40. Colusa County Bank	Colusa	84 53
41. Commercial and Savings Bank of San José ..	San José	61 42
42. Commercial Bank of Santa Ana	Santa Ana	20 20
43. Dixon, Bank of	Dixon	15 83
44. Farmers' Bank of Wheatland	Wheatland	7 15
45. Farmers' Exchange Bank	San Bernardino	38 37
46. Farmers and Mechanics' Bank	Healdsburg	9 25
47. Farmers' Savings Bank	Lakeport	15 33
48. Farmers' Bank of Fresno	Fresno City	23 39
49. Gilroy, Bank of	Gilroy	9 35
50. Healdsburg, Bank of	Healdsburg	8 11
51. Hollister, Bank of	Hollister	28 64
52. Humboldt County Bank	Eureka	18 91
53. Kern Valley Bank	Bakersfield	24 29
54. Lake, Bank of	Lakeport	05
55. La Porte, Bank of	La Porte	6 66
56. Livermore, Bank of	Livermore	3 54
57. Los Angeles County Bank	Los Angeles	47 08
58. Los Gatos, Bank of	Los Gatos	3 04
59. Martinez, Bank of	Martinez	19 40
60. Mendocino Discount Bank	Mendocino	6 12
61. Merced Bank	Merced	13 09
62. Modesto Bank	Modesto	23 35
63. Napa, Bank of	Napa City	26 23
64. Petaluma Savings Bank	Petaluma	30 02
65. Pomona Bank	Pomona	5 98
66. Pomona Valley Bank	Pomona	6 92
67. Riverside Banking Company	Riverside	17 87
68. Sacramento Bank	Sacramento	278 19
69. Salinas City Bank	Salinas City	36 43
70. Santa Clara County, Bank of	Santa Clara	21 40
71. Santa Cruz County, Bank of	Santa Cruz	15 09
72. San Joaquin Valley Bank	Stockton	16 12
73. San José, Bank of	San José	71 33
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75. Santa Rosa Bank	Santa Rosa	47 03
76. Savings Bank of Santa Rosa	Santa Rosa	34 61
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86. Ukiah, Bank of	Ukiah	16 73
87. Vacaville, Bank of	Vacaville	5 19
88. Ventura, Bank of	Ventura	14 14
89. Visalia, Bank of	Visalia	21 13
90. Watsonville, Bank of	Watsonville	23 64
91. Willows, Bank of	Willows	14 10
92. Winters, Bank of	Winters	50
93. Woodland, Bank of	Woodland	45 18
94. Yolo, Bank of	Woodland	46 13
Total Commercial Banks		\$1,636 20
Total San Francisco Savings Banks		7,411 17
Total interior Savings Banks		962 80
Total city Commercial Banks		3,389 83
Grand total from ninety-four incorporated Banks ..		\$13,400 00
Less amount due by Pomona Valley Bank		6 92
		\$13,393 08

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